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UNITED STATES OF AMERICA.

THE INSURANCE HERALD

WOHLGEMUTH'S INSURANCE DIRECTORY.

HAND BOOK of MICHIGAN ~1896~

UNITED STATES CASUALTY CO.,

NASSAU AND LIBERTY STREETS,

NEW YORK CITY.

POLICIES ISSUED:

EMPLOYERS' LIABILITY,
PUBLIC LIABILITY,
ELEVATOR,
BICYCLE,
DRIVERS' RISK,
STEAM BOILER,
AUTOMATIC SPRINKLER,
PERSONAL ACCIDENT.

AGENTS WANTED.

W. B. BIERCE. H. O. SAGE.

BIERCE & SAGE,

General and Local Agents,

WHITNEY OPERA HOUSE BLOCK,

DETROIT, MICH.

MICHIGAN STATE AGENTS.

The Concordia Fire Insurance Company
of Milwaukee, Wis.
Organized 1870.
J. H. Inbusch, President.
Gustav Wollaeger, Secretary.

The Citizens Insurance Company
of St. Louis, Mo.
Organized 1837.
J. B. M. Kehlor, President.
Sol. E. Waggoner, Secretary.

WE write a general class of business and wish representation in all good cities and towns in the state.

AGENTS IN NEED OF COMPANIES, ADDRESS,

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J. W. CHAMPLIN, PRESIDENT. W. FRED McBAIN, SECRETARY.

Grand Rapids Fire Insurance Co.

GRAND RAPIDS, MICH.

INCORPORATED 1882.

Cash Assets, - - - $416,958.51.

W. FRED McBAIN, AGENT,

Grand Rapids Fire Insurance Co.
Connecticut Fire Insurance Co.
North British & Mercantile Ins. Co.
Hartford Insurance Co.
Niagara Insurance Co.
German American Insurance Co.
Michigan Fire & Marine Insurance Co.
Providence Washington Insurance Co.
Union Assurance Co.
Citizens Insurance Co.
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New Hampshire Insurance Co.
German Insurance Co.
Saginaw Valley Insurance Co.

By insuring preferred risks only (thereby reducing the loss to the minimum) an accident company is enabled to write an attractive policy that sells readily and assures the agent a good profit.

The Preferred Accident Insurance Company of New York,

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KIMBALL C. ATWOOD, Secretary.

Insures Preferred Risks Only.

HOME SECURITY LIFE ASSOCIATION,

HOME OFFICE,
EDDY BUILDING,

Saginaw E. S. Mich.

SECURITY

in Premium Rates.
in Equitable Contracts.
in Investment of Funds.
in the Carrying of a Mathematical Reserve.
in the Estimation of a Surplus.
in the Discharge of all Duties.

A modern institution. Issues a full line of Policies. Rates and values Mathematically Correct. Incorporated under a law which makes its Reserve a Surplus, not a Liability. It is the only law which compels the Company to live within its expense element and divide all the profits among the Policyholders. It is the only law which guarantees both the Reserve and Dividends to the policyholders. This association maintains a full 4½ per cent reserve on all policies and gives cash and paid-up values.

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JOHN W. FOOT,
R. H. WILLIAMS,
O. M. BELFRY.

OFFICERS.

O. M. BELFRY, M. D., President.
ISADORE P. MANTZ, Actuary.
JOHN W. FOOT, Secretary.
R. H. WILLIAMS, Treasurer.
L. T. DURAND, General Counsel.

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CHARLES R. WRIGHT, Manager of Agencies.

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Fire and Marine Insurance Co.

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PAID UP CAPITAL, $200,000.

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J. P. SHERIDAN, Secretary.

HEAD OFFICE:
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HALF A MILLION DOLLARS.

RICHARD F. LOPER, General Manager.

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·OF·PENNSYLVANIA·

ISSUES LIBERAL POLICIES OF INSURANCE
COVERING

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GOOD LOCAL REPRESENTATIVES WANTED
IN THE STATE OF MICHIGAN.

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LIFE INSURANCE CO.

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Desires to Secure Good Canvassers

In all the Principal Cities of the New England, Middle and Western States and Canada for

Its Plan of Industrial Insurance.

THIS PLAN embraces all the members of a family, male and female, between ages 2 and 70. Premiums from 5 to 60 cents per week. Claims paid immediately at death. Premiums collected weekly from homes of policyholders. Benefits range from $15 to $1,000 and upward.

All needed explanations will be furnished upon application to the Company's Superintendents in any of the principal cities, or to the

Home Office, 1 Madison Avenue, N. Y.

JOHN R. HEGEMAN, PRESIDENT.
HALEY FISKE, VICE-PRESIDENT.
GEORGE H. GASTON, SECOND VICE-PRESIDENT.
GEORGE B. WOODWARD, SECRETARY.
J. J. THOMPSON, CASHIER AND ASS'T SECRETARY.
JAMES M. CRAIG, ACTUARY.
THOMAS H. WILLARD, M. D., MED. EXAMINER.
HON. STEWART L. WOODFORD, COUNSEL.

1896.

THE INSURANCE HERALD HAND BOOK OF MICHIGAN.

WOHLGEMUTH'S INSURANCE DIRECTORY.

A COMPENDIUM OF INSURANCE INFORMATION BY CITIES AND TOWNS, INCLUDING A COMPLETE DIRECTORY OF ALL COMPANIES DOING BUSINESS IN THE STATE, AND OF ALL LOCAL, SPECIAL AND GENERAL AGENTS, AND VALUABLE STATISTICS IN EACH BRANCH OF THE BUSINESS, TOGETHER WITH A CAREFULLY COMPILED ABSTRACT OF THE INSURANCE LAWS OF THE STATE.

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GEOGRAPHICAL. PERSONAL. STATISTICAL.

JUN 9 1896

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PUBLISHED ANNUALLY BY
THE INSURANCE HERALD CO.,
LOUISVILLE, KY.

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To the Underwriters in MICHIGAN.

The publishers of this Hand-Book have spared nothing which might be necessary to make it, both in theory and every-day practice, a compendium of insurance information adapted to meet the needs of insurance companies and agents doing business in Michigan. Its numerous features, each of which has its distinct value, together with the convenient and practical arrangement thereof and the thorough reliability and completeness of the work as a whole, should make it almost a necessity to every well-equipped insurance man working in the state. One of the aims has been to give an unbiased criterion of the status in Michigan of insurance in all its branches, and it will be found that no discriminations have been tolerated, the statistical tables and other departments showing that the same attention and prominence have been given to all companies and associations, regardless of the plans on which they are operated or of their financial or other standing.

Much of the information is from official sources, gathered at some inconvenience and considerable expense. This is especially so in regard to the matter composing the agency directory, which has also been verified and corrected in all cities and towns of any size by our traveling representatives.

Note should be taken that the Hand Book gives the only *complete* insurance directory of the state ever published. The names of agents and companies in the hundreds of small towns in the state are often of more value than the same information concerning larger places, for as a rule the business in them is so small that it does not pay to make a personal visit to place an agency.

Altogether we are confident that our patrons will feel well satisfied with the work accomplished, and it is our intention to continue to make such improvements in each succeeding edition of the book as may be suggested by its practical application.

THE INSURANCE HERALD CO.,

LOUIS N. GELDERT, *Manager.*

MICHIGAN.

AGENCY DIRECTORY.

ADA. Kent Co. Pop., 225.

Carle, W. P.; National, Conn.

Farmers Mutual Fire Ins. Co.; E. B. Clemens, *Sec'y*.

ADAMSVILLE. Cass Co. Pop., 125.

Rogers, Manning; Detroit; Home.

ADDISON. Lenawee Co. Pop., 470.

Bowers, O. B.; Ætna; Manchester; N. B. & M.

Kline, F. B.; Connecticut; Grand Rapids; Phenix, N. Y.

ADRIAN. Lenawee Co. Pop., 9,511.

FIRE PROTECTION—Direct system waterworks, pressure 40 lbs.; 135 hydrants, 17 miles of mains, Gamewell alarm. Fire department, 7 paid, 20 part paid men; 3,000 ft. hose, 1 chemical, 2 steam engines, 1 H. & L. truck.

Fire and Casualty.

Alanson, B.; Phœnix, Eng.

Ayers, J. B., 4 W. Maumee St.; Cinti. Und.; Grand Rapids; Mechanics, Pa.; Reliance.

Bennett, L., 4 W. Maumee St.; Firemans Fund; Merchants, N. J.; Pennsylvania; Phœnix, Eng.; Prov. Wash.

Cochrane, Geo. R., 6 S. Main St.; American Central; British America; Fire Ass'n.; German, F., Ill.

Cole, H. M.; Detroit.

Farmers Mut. Fire Ins. Co., 6 S. Main St.; Geo. R. Cochrane, *Sec'y*.

Gilkey, J. R., 4 E. Maumee St.; Concordia; Continental; Manchester; Mil. Mechanics; National, Conn.; Niagara; Northern; Orient; Phenix, N. Y.; Phœnix, Eng.; Prussian National; Rockford; Royal; Security, Conn.; Springfield; Sun;——Lloyds Plate Glass; Travelers.

Hart & Hardy, Co. Savings Bk.; Glens Falls.

Helme, J. W., Jr., Underwood Blk.; Delaware; Westchester; W'msburg City.

Hough, F. J. & Frank L., Co. Savings Bk. Bldg.; Ætna; American, Pa.; Caledonian; Citizens Mut.; Com'l Union; Franklin; Germania; German American; Girard; Hartford; Home; Lancashire; London Assur.; Michigan; N. W. National; Phœnix, Conn.; Queen; Saginaw Val. F. & M.; Traders;——N. Y. Plate Glass; Standard Acci.

Agencies, Fire and Casualty, Adrian.

Humphrey, C.; N. B. & M.; Norwood.

Knapp, Fred.; New Hampshire.

Loomis, Herman, 39 W. Maumee St.; Pacific; Roch. German.

Meyer, Chas., 22 E. Maumee St.; Germania; New York Und.; Teutonia, O.

Michael, J., 17 W. Maumee St.; Cooper; Hanover; Imperial; Lon. & Lan.; Norwich Union; Phila. Und.

Miller, C. R., 6 S. Main St.; L. & L. & G.; North America.

Smith, E. N., 6 S. Main St.; Connecticut;——Fidelity & Casualty.

Smith, H. C.; American Surety.

Whitney, C. S.; Firemans Fund.

Life.

Adrian State Savings Bk.; (*Col.*) Michigan Mutual Life.

Bradley, W. F.; Travelers.

Cantrick, F. W.; Travelers.

CRAIN, RODNEY J., Wheeler Blk.; (*Ass't Sup't*) **Metropolitan Life.**

Fleming, Geo. W.; Equitable Life.

Force, D. G.; Prudential (*Ordinary*).

Hart, H. V. C.; Mutual Life, N. Y.

Hickok, F. M.; Vermont Life.

Palmer, Chas. B., 56 State St. (*Gen. Agent So. Central*); New York Life.

Reynolds, J. H.; Michigan Mutual Life.

Wilcox, J. S.; Northwestern Mut. Life.

ALBION.

Calhoun Co. Pop., 4,844.

FIRE PROTECTION—Standpipe and direct system waterworks, pressure 78 lbs.; 96 hydrants, 9 miles mains; 2 paid, 26 part paid. 22 volunteer men: 3,000 ft. hose, 1 steam, 1 hand, 1 chemical engine, 1 H. & L. truck, bell alarm.

BARTLEY, J. H.; (*Dist. Ag't*) **Northwestern Mutual Life.**

Crittenden, H. W.; Phœnix, Conn.; Queen.

Davis, O. L.; Norwood, Springfield ; —— National Acci.

Dearing, H. & P. M., Com'l Bk. Bldg.; Ætna ; American, Pa.; British America; Com'l Union; Detroit; Fire Ass'n; Lancashire; Northern; N. W. National; Phenix, N. Y.; Phœnix, Conn.; —— Metropolitan Plate Glass.

Dearing, P. M., Com'l Bk. Bldg.; Bankers Life, Ia.; Preferred Bankers Life.

Eslow, J. C., & Son; Concordia; Cooper; German, F., Ill.; Norwood; Westchester;——Lloyds Plate Glass.

Fairbank, I.; National Life.

French, G. W.; Travelers.

Graves, P.; American Central.

Hall, Mrs. Alice E., 213½ S. Superior St.; Pacific Mut. Life.

Hall, D. R., 213½ S. Superior St.; Western Und.;——N. W. Mas. Aid Ass'n.

Laberteaux, Frank; Security, Conn.

Agencies, Albion.

Leonard, O. A., 212 S. Superior St.; Continental; Franklin; Glens Falls; Hamburg-Bremen; Hanover; Hartford; Home; L. & L. & G.; London Assur.; New York Und.; Niagara; N. B. & M.; Orient; Prussian National; Royal;——N. Y. Plate Glass.

McCutcheon, A. L, over State Bk.; Firemans Fund; Michigan; New Hampshire; North America; Royal; Saginaw Val. F. & M.; Traders;——Fidelity & Casualty;——Mutual Benefit Life.

Mosher, H. W., cor. Superior and Porter Sts.; Caledonian; Imperial; Rockford.

Peabody, Miss Clara T.; Connecticut; Germania; Grand Rapids; Lon. & Lan.; National, Conn.; Phœnix, Eng.

Riley, A. A., 212 S. Superior St.; Bankers Life, Ia.

Robertson, W. P., 123 Superior St.; Greenwich; Palatine; Prov. Wash.; Scottish Union;——Mich. Mut. Life.

Smith, C. T., Wright Blk.; Girard; Mil. Mechanics; Pennsylvania; Rockford; Security, Conn.; Sun.

Warren, L. S.; Delaware.

Weeks, M. D.; Norwich Union.

ALGONAC. St. Clair Co. Pop., 1,025.

Jones, D. G.; Detroit; Hartford.

Robertson, J. M.; National, Conn.; Queen.

ALLEGAN. Allegan Co. Pop., 2,673.

FIRE PROTECTION—Waterworks, direct system and wells; pressure 40 lbs.; 54 hydrants, 6 miles mains; volunteer dep't., 50 men; bell alarm; 2,500 ft. hose, 2 chemical extinguishers, 1 H. & L. truck.

Butler, A. S.; (*Gen. Ag't*) Union Central Life.

Farmers Mut. Fire Ins. Co.; G. L. Hicks, *Sec'y*.

Hollister, F. M.; Phœnix, Eng.

Marsh, H. F., Jr.; Ætna; Continental; Fire Ass'n; Germania; Girard; Home; L. & L. & G.; London Assur.; Manchester; Orient; Palatine; Phenix, N. Y.; Sun; Traders;——Fidelity & Casualty; Standard Acci.;——Michigan Mut. Life.

Montague, J. C.; Imperial;——Sun Life, Can.

Moore, M. B.; N. W. National; Rockford; Security, Conn.

Porter, H. M.; Phœnix, Conn.

Sherman, W. S.; Glens Falls;——Security Mut. Life Ass'n, N. Y.;——Inter-State Casualty.

Stanley, H. E.; Cinti. Und.; Concordia; German, F., Ill.; Queen; Rockford; Security, Conn.

Updyke, T. S.; Com'l Union; Connecticut; Detroit; German American; Grand Rapids; Hanover; Hartford; Michigan; Mil. Mechanics; Niagara; N. B. & M.; Northern; Pennsylvania; Phila. Und.; Phœnix, Conn.; Royal; Westchester;——N. Y. Plate Glass.

Williams, F. H.; Hamburg-Bremen; Lancashire; National, Conn.

Wixom, F. C.; Home Life.

ALLEN. Hillsdale Co. Pop., 675.

Hamblin, E. G.; Hartford.

Roethlisberger, F. A.; Ætna; N. B. & M.

Winchester & Cranmer; North America.

Agencies.

ALMA. Gratiot Co. Pop., 1,497.

Bahlke, W. A.; Concordia; German, F., Ill.

Gee, L.; Ætna; Firemans Fund; Orient; Pennsylvania.

Lancashire, J. H.; Caledonian; Connecticut; Grand Rapids; Michigan; Phenix, N. Y.

Lemen, R. D.; American, Pa.; Continental; Fire Ass'n; Germania; Granite State; Hamburg-Bremen; Hartford; Home; L. & L. & G.; Lon. & Lan.; Mil. Mechanics; Niagara; N. B. & M.; Security, Conn.; United States; Westchester; Western.

Palmer, F.; North America.

Turck, W. S., & Co.; (*Col.*) Michigan Mut. Life.

ALMONT. Lapeer Co. Pop., 803.

Andrus, F. P.; Continental; Detroit; Hartford; Home; Michigan; Rockford.

Fatin; C. A.; Niagara.

Lapeer Co., Farmers Mut. Fire Ins. Co.; C. B. Kiddey, *Sec'y.*

Taylor, R. L. & T. C.; New York Und.

Taylor, T. C.; (*Col.*) Michigan Mutual Life.

ALPENA. Alpena Co. Pop., 12,139.

FIRE PROTECTION — Waterworks, direct pumping, source Lake Huron; pressure, 80 lbs.; 136 hydrants, 22 miles mains. 2 paid, 16 part paid men; 4 fire tugs, 2 steam engines, 3 chemical extinguishers, 1 H. & L. truck; 4,500 ft. hose, 25 alarm boxes. Value equipment, $15,000.

Alpena National Bank; (*Col.*) Michigan Mutual Life.

Cheney, C. E., & Co.; American, Mass.; Citizens, Mo.; Firemans Fund; German, F., Ill.; Merchants, N. J.; Mil. Mechanics; Western; —— Mass. Mut. Life; —— Lloyds Plate Glass; Standard Acci.

Dunlop, A. F.; Nederland Life.

Kelley & McDonald; British America; Caledonian; Connecticut; Continental; Hamburg-Bremen; Hanover; Imperial; L. & L. & G.; London Assur.; Lon. & Lan.; Manchester; N. B. & M.; Northern; Orient; Traders; Royal; Westchester; Western, Can.;——Travelers.

LUCE & HITCHCOCK (*Mrs. B. F. Luce, W. D. Hitchcock*); **Ætna; American, Pa.; American, N. Y.; Com'l Union; Fire Ass'n; Grand Rapids; Greenwich; Hartford; Lancashire; Niagara; North America; Norwich Union; Palatine; Pennsylvania; Phila. Und.; Phenix, N. Y.; Phœnix, Eng.; Queen; Scottish Union; Springfield; St. Paul.**

Wittelshofer, H. H.; Mutual Life, N. Y.

AMELITH. Bay Co. Pop., ——.

Concordia Mut. Ins. Co.; Jno. G. Weggel, *Sec'y.*

ANCHORVILLE. St. Clair Co. Pop., 150.

Boehmer, V. E.; New York Life.

Christe, A. J.; National, Conn.

ANN ARBOR. Washtenaw Co. Pop., 11,069.

FIRE PROTECTION — Waterworks, standpipe and direct system, pressure 68 lbs.; 28 miles mains, 137 hydrants. Paid dep't., 13 men; 1 steamer in reserve, 6 hand extinguishers, 3,800 ft. hose, 1 H. & L. truck.

LOCAL BOARD—Christian Mack, Pres.; F. T. McOmber, Sec'y.

Agencies, Ann Arbor.

Fire and Casualty.

Bach & Butler (*Jas. R. Bach, W. H. Butler*), 16 E. Huron St.; American, Pa.; Detroit; Fire Ass'n; Hanover; Lancashire; Lon. & Lan.; Manchester; Mechanics, Pa.; N. B. & M.; Northern; Pacific; Palatine; Prov. Wash.; Scottish Union; Saginaw Valley F. & M.; Springfield; Sun; Traders; W'msburg City;——Fidelity & Casualty; Inter-State Casualty; Travelers.

Bennett, John W., 8 E. Huron St.; American Central.

Carr, L. D.; Prussian National.

Childs, W. K., Court House; Granite State; United States; Western; (*Sec'y*) Washtenaw Mut.;——Mich. Mut. Cyclone.

Cranner, L.; Delaware.

German Farmers Mut. Ins. Co.; Chas. Braun, *Sec'y*.

Hamilton, Miss M. L., Hamilton Bldg.; German, F., Ill.; Grand Rapids; New Hampshire; N. W. National; Rochester German; Westchester.

Hand, J. H.; Mer. & Trav. Acci.

King, Z. P.; Caledonian; Glens Falls; Hartford; Norwood; Union, Pa.;——Employers Liability; N. Y. Plate Glass.

Mack, Christian; Ætna; Franklin; German American; Germania; Hamburg-Bremen; London Assur.; Michigan; National, Conn.; New York Und.; Phenix, N. Y.;——Fidelity & Casualty.

McAllaster, R. C.; Fire Ass'n; Phila. Und.; Rhode Island Und.

McOmber, Fred T., 1 S. Fourth Ave.; American, N. J.; Com'l Union; Continental; Cooper; Firemans Fund; Girard; Home; Imperial; L. &. L. & G.; Niagara; Norwich Union; Orient; Phœnix, Eng.; Queen; Rockford; Security, Conn.; —— Ætna Life (*Acci. Dep't.*); Lloyd Plate Glass; London Guarantee & Acci.; Metropolitan Plate Glass.

Michael, J.; Norwich Union.

Oesterlin, Eugene, 50 S. Main St.; Rockford; Teutonia, O.

Pistorious, Fred, 21 Packard St ; British America; Cinti. Und.; Concordia; —— N. J. Plate Glass.

Sessions, J. Q. A., 26 E. Huron St.; Greenwich; North America; Pennsylvania; Phœnix, Conn.

Sheldon, S. E.; Citizens Mut.

Washington Mut. Fire Ins. Co.; Wm. K. Childs, *Sec'y*.

Whedon, W. W.; 6 Huron St.; Connecticut; North America; Royal.

Life.

Barr, J. M.; Canada Life.

Belser, F. H.; Travelers.

Burkhardt, O. F., 75 W. Huron St.; New York Life.

Clement, L. H.; Mutual Benefit Life.

Conrad, B. J.; Michigan Mutual Life.

Gaige, F. S.; (*Gen. Ag't*) New York Life.

Hayes, H. W.; Travelers.

Henry, J. D.; 2 Oakland Ave.; New York Life.

Ingraham, F. L.; 42 S. Fifth St.; New York Life.

Knab, Gustav, 12 S. Fifth Ave.; New York Life.

Lindley, E. C., 37 S. Fifth St.; New York Life.

Agencies, Life, Ann Arbor.

McOmber, F. T.; National Life, Vt.

Mann, H. J.; Germania Life.

Mays, J. H., 62 E. Kingsley St.; New York Life.

Porter, M. P., 25 Maynard St.; New York Life.

Rhead, G. B.; Mass. Mutual Life.

Sessions, J. Q. A., 26 E. Huron St.; (*Col.*) Michigan Mut. Life.

Stivers, F. A., 25 W. Liberty St.; New York Life.

Stocking, Wm. E., 8 N. State St.; New York Life.

Wallace, H. M.; New York Life.

Whiting, Mrs. M. C.; New York Life.

Wood, H. L.; (*Dist. Mgr.*) Mich. Mut. Pro. Ass'n.

ARMADA. Macomb Co. Pop., 715.

Barrows, D. H.; Grand Rapids.

Cudworth, C. J.; Ætna.

Farmers Mut. Fire Ins. Co.; H. P. Barringer, *Sec'y.*

Frost, E. A., Rockford.

Phillips, E. F.; Detroit; Hartford; Home; North America.

Preston, B. C.; Michigan;——Michigan Mut. Life.

ATHENS. Calhoun Co. Pop., 551.

Culp, J. F.; Detroit; Grand Rapids; Hartford; N. B. & M.; Westchester.

Love, Lillian F.; Concordia; L. & L. & G.

Rowe, N. L.; Ætna; National, Conn.; Rockford.

AUGUSTA. Kalamazoo Co. Pop., 479.

Lawler, J. J.; N. B. & M.

Marvin, H. M.; National, Conn.

Moore, Miss Mabel; Ætna.

AU SABLE. Iosco Co. Pop,, 2,661.

Iosco Co. Savings Bk.; (*Col.*) Michigan Mut. Life.

AU TRAIN, (U. P.) Alger Co. Pop., 300.

Freeman, H. B.; Union Central Life.

BAD AXE. Huron Co. Pop., 1,071.

Thompson, Chas. E.; Grand Rapids; L. & L. & G.; Northern.

Wright, A. L.; Caledonian; German, F., Ill.; German American; Hanover; Manchester; Mil. Mechanics; N. B. & M.; Phœnix, Eng.

BANCROFT. Shiawassee Co. Pop., 640.

Austin, J. A.; Travelers.

Deal, F. L.; National, Conn.

Grant, Lewis; Citizens Mut.

Gurney, S. J.; Com'l. Union.

Obert, O. H.; Detroit; Home.

Sherman, E. P.; Hartford.

Sherman, R., & Son; N. B. & M.

Simonson, W. F.; Concordia; Continental; German, F., Ill.; Grand Rapids; Rockford.

Agencies.

BANGOR. Van Buren Co. Pop., 914.

Chase, R. M.; Concordia; L. & L. & G.; National, Conn.

Cross, J. S.; Fire Ass'n ; Firemans Fund; Home; Niagara; N. W. National; Rockford.

Sheldon, I. B.; Ætna; German American.

BANKERS. Hillsdale Co. Pop., 80.

Carpenter, W. A.; Hartford.

BARAGA. (U. P.) Baraga Co. Pop., 1,084.

Cochran, J. A.; Prudential (*Ord. Branch*).

Getzen, P. M.; New Eng. Mut. Life.

Roche, O. L.; Travelers.

BATTLE CREEK. Calhoun Co. Pop., 15,522.

FIRE PROTECTION—Waterworks, standpipe system, 85 lbs. pressure; 23 miles of mains, 220 hydrants, 10 miles telegraph lines. Paid department, 8 men, 15 part paid; 1 steam, 1 chemical engine, 8 chemical extinguishers, 4,500 ft. hose, 1 H. & L. truck, 26 alarm boxes.

Bartlett, C. E., over Helmer's Drug Store; Norwood; Phœnix, Eng.; Springfield; St. Paul.

Boyce, A. W.; (*Dist. Mgr.*) Mich. Mut. Pro. Ass'n.

Clark, J. F., 45 W. Main St.; Ætna; American Central; American, Pa.; Associated Und.; British America; Cooper; Farmers, Pa.; Fire Ass'n; Glens Falls; Phila. Und.; Union, Pa.; ——Fidelity & Casualty.

Eaves, E., over Bock's Store; Grand Rapids; Granite State; New Hampshire; Rockford; Security, Conn.

Gordon & Nichols; Palatine.

Harvey, Dr. H. T.; Mer. & Trav. Acci.

Hayward, J. L., Penn St.; Palatine.

Hubbard, H. H., E. Main St.; Fire Ass'n; German American; Hartford; Home; L. & L. & G.; Lon. & Lan.; Michigan; National, Conn.; North America; N. B. & M.; Orient; Phenix, N. Y.; Phœnix, Conn.; Teutonia, O.; Royal;——Employers Liability; N. Y. Plate Glass;——Conn. Mut. Life.

Johnson, H. J., 6 S. McComley St.; Citizen, Pa.; Mechanics, Pa.; Newark; Phœnix, Conn.; Reliance; State of Pa.; —— Met. Acci.; —— U. S. Ben. Soc.

Lewis, H. P., Riley Blk.; Delaware.

Lyman, C. E.; Com'l Union; Connecticut; Continental; Detroit; Franklin; Germania; Hamburg-Bremen; Hanover; Imperial; Lancashire; London Assur.; New York Und.; Niagara; N. W. National; Queen; —— Fidelity & Casualty; Met. Plate Glass; Travelers; —— Michigan Mut. Life; Mutual Life, N. Y.

Palmer, C. A., 237 W. Main St.; Connecticut; Greenwich; Mil. Mechanics; New York Und.; United Firemans.

Palmer, L. A., Thomas Blk.; Cinti. Und.; Commerce; Concordia; Saginaw Val. F. & M.

Parker, A. L.; Travelers.

Robinson, E. C., 20 E. Main St.; Inter-State Casualty.

Simons, Miss Carrie L., 2 W. Main St.; American, N. J.; Agricultural; Caledonian; Firemans Fund; German, F., Ill.; Girard; Manchester; Merchants; Northern; Norwich

Agencies, Battle Creek.

Union; Pennsylvania; Rhode Island Und.; Sun; —— Lloyds Plate Glass; Preferred Acci.; Standard Acci.; —— Home Life; Phœnix Mut. Life.

Sperry, J. B., W. Main St.; Michigan Mut. Fire.

Tittley, Sam., Hammond Blk.; (*Ass't Sup't*) Metropolitan Life.

Wakelee, C. M., Wakelee Blk.; Prussian National; Reading; United States; Western.

Werstein, L. F.; Germania Life.

WINSLOW, E. R., Annex Blk.; Buffalo German; Mil. Mechanics: Pacific; Rochester German; Westchester; Western Und.; —— National Acci.; New Jersey Plate Glass; United States Casualty; —— Phœnix Mut. Life.

Winslow, H. C.; Citizens Mutual.

BAY CITY.

Bay Co. Pop., 30,039.

FIRE PROTECTION—Waterworks, direct pressure, Gaskill pumps, 80 to 110 lbs. pressure; 376 hydrants, 20 miles mains, 28 miles telegraph lines. 19 paid, 29 part paid men; 2 steam, 2 chemical engines; 3 trucks, 2 H. & L., 1 aerial; 9,000 ft. good, 6,000 ft. inferior hose; 72 alarm boxes; value equipment, $80,000.

FIRE UNDERWRITERS CLUB OF THE BAY CITIES: Henry S. Raymond, President; H. S. Lewis, Vice-President; E. Van Tuyl, Secretary; A. G. Plum, Treasurer; regular meeting second Tuesday each month.

Fire and Casualty.

AMES & BUMP (*G. W. Ames, Orrin Bump*), **106 Phœnix Blk.; Citizens, N. Y.; Commerce; Firemans Fund; German, F., Ill.; Imperial; Manchester; Phœnix, Eng.; Royal; Transatlantic; Union, Eng.; Union, Pa.; Western Und.; —— Fidelity & Casualty.**

BUSH & CLIFT (*A. E. R. Bush, W. O. Clift, John Drake*), **306-7 Crapo Blk.; Caledonian; Com'l Union; Detroit; Franklin; Hartford; Home; Lancashire; L. & L. & G.; Lon. & Lan.; Michigan; North German; Orient; Phœnix, Eng.; Saginaw Val. F. & M.; Sun; —— Employers Liab.; N. Y. Plate Glass; Hfd. Steam Boiler.**

Carney, Richard G., Phœnix Blk.; Citizens, Pa.; Delaware; Man. & Mer.; Pacific.

CUPIT, J. W., Phœnix Blk.; Fidelity & Deposit.

FRANK, ERNST, 503 Crapo Blk.; Buffalo German; Cinti. Und.; Citizens, Mo ; Concordia; Cooper; Farmers, Pa.; Mechanics, Pa.; Mil. Mechanics; Union, N. Y.; —— N. J. Plate Glass.

Goeschel, Louis, 907 Water St.; Connecticut; Grand Rapids; Hamburg-Bremen; Teutonia, O.

Keith, Wm.; Western, Can.

KNAGGS & PLUM (*J. W. Knaggs, A. G. Plum*), **Phœnix Blk.; American, N. J.; American, Pa.; British America; Continental; Fire Ass'n; Granite State; Greenwich; Michigan; Mil. Mechanics; N. B. & M.; Pennsylvania; Phila. Und.; St. Paul; United States; Westchester; Western; —— Lloyds Plate Glass; Preferred Acci.; Standard Acci.**

McCormick, G. W., 306 Crapo Blk.; (*Dist. Ag't.*) Travelers.

Agencies, Fire and Casualty, Bay City.

McIntosh, J. W.; Western, Can.

Raymond, H. S., 817 Saginaw St.; Firemens, N. J.; Norwood; Reading;——Preferred Acci.

Shannon, D., 7 Bk. Blk.; Agricultural; Atlas; German American; Hartford; New York Und.; North America; Northern;——Inter-State Casualty.

SPEAR, FRED. B., 208 Center St.; Ætna; Connecticut; Hanover; London Assur.; National, Conn.; New Hamphire; New York Und.; Niagara; Norwich Union; Palatine; Phenix, N. Y.; Prov. Wash.; Rhode Island Und.; Springfield; Traders;——Met. Plate Glass.

Stewart, A. L., 115 Center St.; Girard; Pennsylvania.

VAN TUYL, E. & CO., 309 Phœnix Blk.; Lion; Merchants, N. J.; Prussian National; Reliance; Scottish Union; Westchester;——Hfd. Steam Boiler; London Guar. & Acci.

Young, W. D. & Co.; Marine, Eng.

Life.

AMES & BUMP, 106 Phœnix Blk.; Connecticut Mutual Life.

Alpin, H. H.; National Life, Conn.

Bresler, F. E., 917 N. Van Buren Ave.; New York Life.

BUSH, A. E. R., Crapo Blk.; Michigan Mutual Life.

Campau, F. X.; Prudential (*Ordinary*).

Carney, R. G., Phœnix Blk.; John Hancock Mutual Life.

CUPIT, J. W., Phœnix Blk.; Mutual Life, N. Y.; Mich. Mut. Pro. Ass'n.

FRANK, ERNST, 503 Crapo Blk.; Germania Life.

Grabowsky, S. A., Phœnix Blk.; Mutual Life, N. Y.

Hubbard, A. L.; Michigan Mutual Life.

Hurd, W. B.; John Hancock Mut. Life.

Jarvis, R. T., 405 Crapo Blk.; New York Life.

Joseph, John L., Phœnix Blk.; (*Dist. M'g'r*) Covenant Mutual Life.

Kane, Thomas H., 512 Phœnix Blk.; Prudential (*Ordinary*).

Landfear, F. J., Bay City Times Office; New York Life.

McCormick, G. W., 306 Crapo Blk.; Travelers.

McFarlane, James, 301 Phœnix Blk.; Covenant Mut. Life.

Moore, J. M., Phœnix Blk.; (*Ass't. Sup't.*) Prudential.

NATIONAL PROTECTIVE SOCIETY, Phœnix Blk.; D. E. Thomas, *Pres.;* **I. Ruelle,** *Sec'y & Treas.*

Neuber, H. P., Phœnix Blk.; (*Ass't. Sup't.*) Prudential.

Newkirk, M. F., 818 Washington St.; Phœnix Mutual Life.

Oldfield, L. P., Bank Blk.; Michigan Mutual Life.

Palmer, J. P.; Union Central Life.

Plummer, C. V., 1101 Sixth St.; Canada Life.

Ramsay, D. G., 213 Garfield St.; Odd Fellows Mut. Ben.

Raymond, H. S., 817 Saginaw St.; Equitable Life.

Agencies, Life, Bay City.

Rowley, E. T., 7 Fay Blk.; Northwestern Mutual Life.

Smith, B. F., 115 Center St.; Berkshire Life.

Smith, Henry J.; Equitable Life.

Tyler, Geo., 3 Shearer Blk.; (*Ass't Sup't*) Metropolitan Life.

Wenzel, Philip, 3 Shearer Blk.; (*Ass't Sup't*) Metropolitan.

Whiting, J.; Travelers.

BELDING. Ionia Co. Pop., 3,006.

Belding Saving Bank; (*Col.*) Michigan Mutual Life.

Hall, L. B.; Delaware; Girard; N. W. National; Rochester German; Union, Pa.;——Inter-State Casualty.

Hubbell, I. S.; Citizens, Mo.; Concordia.

Humphrey, H.; American, Pa.; British America; Caledonian; Com'l Union; Connecticut; Continental; Fire Ass'n; Firemans Fund; Grand Rapids; German, F., Ill.; German American; Hamburg-Bremen; Hanover; Hartford; Home; Lancashire; L. & L. & G.; Lon. & Lan.; Michigan; Mil. Mechanics; National, Conn.; Niagara; North America; N. B. & M.; Norwich Union; Orient; Palatine; Pennsylvania; Phenix, N. Y.; Phœnix, Conn.; Phœnix, Eng.; Royal; Springfield; Traders; Westchester; Western.

Pickering, W.; Security, Conn.

Rosevelt, G. S.; Manchester; Northern; Phila. Und.; Queen; Rockford.

Wagner, Adam; Home Life.

BELLAIRE. Antrim Co. Pop., 716.

Turrell, F. E.; Com'l Union; Firemans Fund; L. & L. & G.

BELLEVILLE. Wayne Co. Pop., 367.

Hoak, Wm. A.; Detroit; Hartford; Home; Phenix, N. Y.

BELLEVUE. Eaton Co. Pop., 845.

Frost, E. J.; Firemans Fund; Grand Rapids; Hartford; Niagara; Westchester.

Hoyt, A. B.; Com'l Union.

Newton, W. H.; Detroit; Fire Ass'n.

Powers, J. M.; N. B. & M.

Stevens, G. P.; Ætna; National, Conn.; Rockford.

BENNINGTON. Shiawassee Co. Pop., 125.

Harryman, W. P.; Hartford.

BENTON HARBOR. Berrien Co. Pop., 5,314.

FIRE PROTECTION — Waterworks, standpipe system, pressure 60 lbs.; 102 hydrants, 17 miles mains; 2 paid, 42 part paid men; 1 steamer, 6 chemical extinguishers; 1 H. & L., 1 aerial truck; 5,500 ft. hose, bell alarm.

Antisdale & Chapman; Concordia; Continental; Delaware; Lon. & Lan.

Ashman; L.; Agricultural.

Bailey, S. A.; Mutual Life.

Buchanan, W. C.; Cinti. Und.

Curtis, S. F.; Girard; Pennsylvania; Phœnix, Conn.

Evans, Taylor; New York Life.

Foster, C.; Manhattan Life.

Agencies, Benton Harbor.

Hogue, W. L.; Mil. Mechanics; Orient; Traders.

Johnson, A. A.; Firemans Fund; Greenwich; Imperial; New Hampshire.

Mays, Jno. A.; Des Moines Life Ass'n.

Morrison, Don. C.; Com'l Union; Detroit; Grand Rapids; Hamburg-Bremen; Hanover; Hartford; Lancashire; London Assur.; Manchester; National, Conn.; Northern; Norwich Union; N. B. & M.; Palatine; Phenix, N. Y.; Prov. Wash.; Rockford; Royal; Saginaw Val. F. & M.; Security, Conn.; Springfield; —— Fidelity & Casualty.

Parson, G. F.; Inter-State Casualty.

Plummer, Alonzo; Ætna; American, Pa.; Caledonian; Connecticut; German American; Glens Falls; Hartford; Home; L. & L. & G.; Michigan: Niagara; North America; Phœnix, Conn.; Phœnix, Eng.; Phila. Und.; Queen; —— N. Y. Plate Glass.

Rounds & Warner; Citizens, Mo.; Cooper; Farmers, Pa.; Fire Ass'n; Firemans Fund; German, F., Ill.; Germania; Merchants, N. J.; N. W. National; Rockford; Security, Conn.; St. Paul; Sun; Westchester;——Fidelity & Casualty; Inter-State Casualty; Standard Acci.

Sharpe, S. C.; Protective Fire Ass'n.

BERLIN. Ottawa Co. Pop., 300.

McColloch, A. E.; N. B. & M.

Woods, S. H.; Hartford; Rockford.

BERNE. Huron Co. Pop., 125.

Lupprandt, J. W. & E. B.; N. B. & M.

BERRIEN SPRINGS. Berrien Co. Pop., 726.

Dix & Wilkinson; Fire Ass'n; Home; N. W. National.

Marquissee, L. B.; Ætna; Phœnix, Conn.

BESSEMER. (U. P.) Gogebic Co. Pop., 2,528.

Bayliss, E.; German, F., Ill.; L. & L. & G.; Mil. Mechanics;—— Mutual Benefit Life.

Howell, C. M.; Ætna; Com'l Union; German American; Imperial; Lancashire; Manchester; Niagara; N. B. & M.; Orient; Phœnix, Eng.; Queen.

Moore. T. E.; Travelers.

Peterson, A. W.; Lion.

BIG RAPIDS. Mecosta Co. Pop., 5,202.

FIRE PROTECTION—Water source, driven wells; waterworks, direct system, pressure 50 lbs.; 90 hydrants, 13 miles mains; 50 part paid men; 18 Gamewell alarm boxes; 2 chemical extinguishers, 1 H. & L. truck; 3,000 ft. hose.

Bennett, A. W.; American, Pa.; Com'l Union; Concordia; Continental; German, F., Ill; Lon. & Lan.; Manchester; Mil. Mechanics; Niagara; N. B. & M.; Northern; Orient; Phœnix, Eng.; Springfield; Western Und.

Brower. E. J.; Inter-State Casualty.

Bruce, V. W.; Protective Fire Ass'n.

Burtch, H. F.; Hartford; Home; Lancashire; L. & L. & G.; North America; Pennsylvania; Phila. Und.; Traders; Westchester; ——Employers Liability; N. Y. Plate Glass; Travelers.

Agencies, Big Rapids.

Clark, J. Frank; N. J. Plate Glass.

Dunning, D. F.; (*Spec. Ag't.*) Standard Acci.

Farmers Mut. Fire Ins. Co.; V. W. Bruce, *Sec'y.*

Fuller, C. C.; Phœnix, Conn.

Gaylord, C. M.; German, F., Ill.; Michigan.

Harvey, H. F.; Inter-State Casualty.

Hughes, R. B.; Travelers.

Marsh, E. J.; Michigan Mutual Life.

Stearns, C. F.; Queen.

Sumner, A. B.; Cinti. Und.

Thrall, C. H.; Firemans Fund; Granite State; Merchants, N. J.; Prov. Wash.

Throp, S. J.; Firemans Fund; Imperial; London Assur.; Western.

Tucker, W. S.; Citizens Mut.

BIRCH RUN. Saginaw Co. Pop., 120.

Colon, M. J.; Ætna.

BIRMINGHAM. Oakland Co. Pop., 975.

Bigelow, J. R.; Hartford.

Hagerman, F.; Home.

Partridge, A.; Citizens Mut.

Whitehead, A.; Phœnix, Conn.; Sun.

BLISSFIELD. Lenawee Co. Pop., 1,236.

Bliss, W. I.; L. & L. & G.; Manchester.

Blissfield State Bank; (*Col.*) Michigan Mutual Life.

Buck, C. W.; Phœnix, Conn.

Carpenter, Mrs. E. C.; Continental; Firemans Fund; Home; Niagara; North America; N. W. National; Phila. Und.

Kurtz, W. H.; Hanover; Hartford; Rockford.

Riley, J. A.; Grand Rapids; German American; N. B. & M.; Phœnix, Conn.; Security, Conn.

BLOOMINGDALE. Van Buren Co. Pop. 377.

Baughman, T. J.; N. B & M.

Fancher, L. H.; Hartford.

Haven, D.; Home; Manchester; N. W. National; Rockford.

Merrifield, C. H.; Ætna.

BRECKENRIDGE. Gratiot Co. Pop., 475.

Torbert, G. W.; Manchester; National, Conn.

BREEDSVILLE. Van Buren Co. Pop., 237.

Chamberlain, C. G.; Manchester; Rockford.

BRIDGEMAN. Berrien Co. Pop., 175.

Mandlin, S., & Co.; Ætna.

BRIGHTON. Livingston Co. Pop., 812.

Baetcke, G. J.; Continental; Hartford; L. & L. & G.; Phœnix, Conn.

Hicks, Eugene; Associated Und.; Detroit; New York Und.

Lee, W. O.; Concordia; Home.

Agencies.

BRITTON. Lenawee Co. Pop., 350.

Allen, W. E.; Travelers.

Oliver; G. L.; Ætna; Rockford.

BROOKLYN. Jackson Co. Pop., 589.

Covert, J. C.; Grand Rapids; Home.

Martin, Chas. B.; Detroit.

Palmer, E. N.; Hartford; N. B. & M.; Phœnix, Conn.

BRONSON. Branch Co. Pop., 864.

Mowry. Dr. H. P.; Ætna; Connecticut; National, Conn.; Royal.

Rudd, F. M.; Continental; Detroit; Fire Ass'n.; Grand Rapids; Hartford; Home; L. & L. & G.; North America; Pennsylvania; Phenix, N. Y.; Phœnix, Conn.

BROWN CITY. Sanilac Co. Pop., 538.

Dafoe, G. W.; Ætna; Grand Rapids; Lon. & Lan.; Manchester.

BUCHANAN. Berrien Co. Pop., 1.895.

Bishop, J. R.; N. B. & M.; Northern; Pennsylvania.

Dick, J. C.; Ætna; Michigan; National, Conn.; Orient; Phœnix, Eng.; Queen; Springfield.

Farmers Mut. Fire Ins. Co.; F. Franklin, *Sec'y.*

Hinman, D. E.; Phœnix, Conn.

Palmer, W. A.; Connecticut; Grand Rapids; German American; Hartford; N. W. National; Phœnix, Conn.; Royal; Saginaw Val. F. & M.

Pears, C. F.; Caledonian; Glens Falls.

Roe, A. C.; L. & L. & G.

Sabin, C. E.; Continental; Germania; Hanover; Home; New York Und.

Stryker, F. A.; North America; Phenix, N. Y.

BURLINGTON. Calhoun Co. Pop.. 304.

Edmonds, M. H.; Ætna; Home.

BURR OAK. St. Joseph Co. Pop., 658.

Parson, D. F.; Com'l Union; Connecticut; Detroit; Hartford; National, Conn.; Phœnix, Conn.

BYRON. Shiawassee Co. Pop., 428.

Gulich, N.; Ætna.

Hadsall, Perry; Citizens Mut.

Royce, W. A.; Rockford.

Sheldon, E. A.; Hartford.

BYRON CENTER. Kent Co. Pop., 225.

Towner, C. B.; Ætna.

CADILLAC. Wexford Co. Pop., 5,105.

FIRE PROTECTION — Waterworks, standpipe and direct system, pressure 60 lbs.; 82 hydrants, 11 miles mains. Volunteer dep't., 60 men; 1 H. & L. truck, 3,000 ft. hose; 9 alarm boxes.

Beaver & Diggins; British America; Delaware; Granite State; Hamburg-Bremen; Lion; Manchester; Orient; Palatine; Queen; Saginaw Val. F. & M.; Scottish Union; Springfield; Traders; United States; Westchester; Western; Western Und.;——Pacific MutualLife;——Fidelity & Casualty.

Agencies, Cadillac.

Cadillac State Bank; (*Col.*) Michigan Mutual Life.

Chittenden & Lamb; Transatlantic.

Metheny, E. L.; Travelers.

Russell, C. E.; Ætna; Caledonian; Com'l Union; Connecticut; Grand Rapids; Hartford; Hanover; Home; Lancashire; London Assur.; Lon. & Lan.; Michigan; National, Conn.; North America; Norwich Union; Pennsylvania; Phenix, N. Y.; Phila. Und.; Prov. Wash.; Royal; —— Standard Acci.

Sawyer & Bishop; American. Pa.; Concordia; Fire Ass'n.; German, F., Ill.; German American; Imperial; L. & L. & G.; Niagara; N. B. & M.; Northern; Phœnix, Eng.; St. Paul.

CALEDONIA. Kent Co. Pop., 443.

Betzner, A. B.; Caledonian; Detroit; Grand Rapids.

Kennedy, J. E.; Com'l Union; Home; Michigan; North America.

Ward, E.; Firemans Fund; Rockford.

CALUMET, (U. P.) Houghton Co. Pop., 2,192.

Auringer, Chas.; Michigan Mutual Life.

Chamberlain, R. C.; Washington Life.

Finlanders Mut. Fire Ins. Co.; A. Leinonen, *Sec'y*.

Holman, W. J.; Mutual Benefit Life; Phœnix Mutual Life.

McCormack, P. E.; Washington Life.

CAMBRIA. Hillsdale Co. Pop.. 300.

Molby, J. P.; Hartford.

Whitney, F.; Ætna.

CAMDEN. Hillsdale Co. Pop , 375.

Alward, J. B.; Grand Rapids; Hartford.

Chester, O. D.; Home; —— Michigan Mutual Life; New York Life.

Bradley, J. C.; Manchester.

CAPAC. St. Clair Co. Pop., 530.

Hitchings, H. B.; Grand Rapids; Manchester.

McEntee, A. S.; Connecticut; Rockford.

Walker, D.; Detroit.

CARLETON. Monroe Co. Pop., 386.

Schaefer, W.; N. B. & M.

Wallace, S. L.; Ætna; Com'l Union; Manchester; Protective Fire Ass'n.; Rockford; Security.

CARO. Tuscola Co, Pop., 1,780.

FIRE PROTECTION — Water source, springs; waterworks, standpipe system, pressure 60 lbs.; 30 hydrants, 6 miles mains. Volunteer department, 21 men; 1 H. & L. truck, 2,000 ft. hose; bell alarm.

Gamble, W. J.; National, Conn.; N. B. & M.; Sun.

Gibbs, S.; German, F., Ill.; N. W. National; Rockford.

Hankerson, A. H.; New York Life.

Howell, J. H.; Hartford; —— Michigan Mutual Life.

Petershams, C. D.; Citizens Mut.

Randall, A. J.; American, Pa.; Cinti. Und.; German American; Lon. & Lan.; Queen; Westchester.

Agencies, Caro.

Richardson, N. M.; (*Col.*) Michigan Mutual Life.

Tuscola Co. Farmers Mut. Fire Ins. Co.; C. D. Petershams, *Sec'y.*

Watson, Wheat & Co.; Concordia; Continental; Germania; Manchester; New York Und.

West, W. N.; Phœnix, Conn.

Wilsey, C.; Granite State; Home; L. & L. & G.; North America; Palatine; United States; Western.

CARSON CITY. Montcalm Co. Pop., 1,043.

Barstow & Cummings; Com'l Union; N. B. & M.

Burk, W. H.; Travelers.

Cummings, E. C.; German, F., Ill.; Niagara; North America; Traders.

Goodno, O. R.; Concordia; Firemans Fund; Hartford; Pennsylvania; —— N. Y. Plate Glass.

Lyon, L. A.; Home; L. & L. & G.

CARSONVILLE. Sanilac Co. Pop., 367.

Bank of Carsonville; (*Col.*) Michigan Mutual Life.

Gaige, Aitkin & Davis; Continental.

Mark, E. N.; Protective Fire Ass'n.

CASCO. St. Clair Co. Pop., 85.

German Farmers Mut. Fire Ins. Co.; J. L. Keller, *Sec'y.*

CASEVILLE. Huron Co. Pop., 508.

Wright, A. L., & Co.; Manchester.

CASNOVIA. Muskegon Co. Pop., 300.

Novis, J. L.; Firemans Fund.

Wehle, E. A.; Manchester; N. B. & M.

CASS CITY. Tuscola Co. Pop., 930.

Brooker, J. D.; Grand Rapids; Home; Manchester; N. B. & M.; Western.

Gillies, A. D.; Ætna.

Landon, E. B.; Firemans Fund.

Pinney, H. L.; L. & L. & G.

CASSOPOLIS. Cass Co. Pop., 1,324,

FIRE PROTECTION—Waterworks, direct system, pumped from lake; pressure, 50 lbs.; 5 miles mains, 40 hydrants. Volunteer dept., 63 men; 1 H. & L. truck, 650 ft. hose; 7 alarm boxes; value equipment, $1,000.

Bucknell, J. A.; Travelers.

Hopkins, L. J.; British America; Concordia; Grand Rapids; German, F., Ill.; Mil. Mechanics; N. W. National; Phœnix, Conn.; Prussian National; Rockford; Saginaw Val. F. & M.; Westchester;——Union Mutual Life;——Fidelity & Casualty.

Ritter, C. A.; Continental; Detroit; Home.

Setzler, C. F.; Phœnix, Conn.

Smith, H. D.; North America; Security, Conn.

Stemm, J. B.; Hartford.

Tilman, D. K.; Travelers.

Turner, J. B.; Fire Ass'n; New York Und.; Niagara; Orient; Phenix, N. Y.

Agencies.

CEDAR SPRINGS. Kent Co. Pop., 1,038.

Fuller, F. L.; Ætna; Com'l Union; Germania; Michigan; Rockford; Security, Conn.;——Mutual Benefit Life.

Hubbard, F.; Home; Orient; Phœnix, Eng.

CENTERVILLE. St. Joseph Co. Pop., 706.

Citizens Mut. Fire Ins. Co.

Clapp, E. L.; Detroit; Hanover; Hartford; N. B. & M.

Farmers Mut. Ins. Co.; L. A. Clapp, *Sec'y*.

Southern Michigan Mut. Tornado, Cyclone & Windstorm Ins. Co.; W. H. Van Buren, *Sec'y*.

Starr, C. H.; Continental; Firemans Fund; National, Conn.; Rockford.

St. Joseph Co. Village Fire Ins. Co.; Sam'l Cross, *Sec'y*.

CHAMPION. (U. P.) Marquette Co. Pop., 1,500.

Fisk, A. H.; Travelers.

Wallace, T. H.; Washington Life.

CHARLEVOIX. Charlevoix Co. Pop., 1,796.

FIRE PROTECTION—Waterworks, direct system, pressure, 65 lbs.; 55 hydrants, 5½ miles mains. Volunteer dept.; 1 steam, 1 hand engine, 2,000 ft. hose; telephone alarm system.

Calkins, E.; Michigan Mutual Life.

Harsha, H. S.; American, Pa.; Continental; Fire Ass'n; Firemans Fund; Lancashire; Michigan; National, Conn.; North America; N. B. & M.; Orient; Pennsylvania; Queen.

Kane, R. W.; Com'l Union; Connecticut; Grand Rapids; Hamburg-Bremen; Home; L. & L. & G.; Niagara; Northern; Phenix, N. Y.; Prov. Wash.; Royal.

Meech, D. F.; Manhattan Life.

CHARLOTTE. Eaton Co. Pop., 4,350.

FIRE PROTECTION—Waterworks, direct system; source, wells; pressure 50 lbs.; 75 hydrants, 11 miles mains. Paid dep't., 8 men; 1 steamer; 2 trucks, 1 H. & L., 1 ærial; 2 chemical extinguishers; telephone alarm.

Church, E. T.; Standard Acci.

Culbertson, B. J.; American, Pa.; Continental; Fire Ass'n.; Franklin; German, F., Ill.; L. & L. & G.; National, Conn.; Phœnix, Conn.; Rochester German; Rockford.

Ford, A.; Travelers.

Fox, G. C.; Com'l Union; Grand Rapids; Orient; Scottish Union; Traders.

Grier, F. M.; New York Life.

Jennings & Resch; Ætna; Firemans Fund; L. & L. & G.; New Hampshire; Palatine; Queen; Security, Conn.; Springfield Sun; Westchester.

McCall, L. H.; Caledonian; Phœnix, Eng.

Murray, J. E.; Bankers Life, Ia.

Nichols, J. C.; American Central; Pennsylvania.

Rowley & Beekman; Connecticut; Detroit; German American; Hartford; Home; Lancashire; Michigan; Niagara; North America; N. B. & M.; N. W. National; Phœnix, N. Y.; Phila. Und.; —— *Plate Glass:* Lloyds; Metropolitan; New York; —— Travelers.

Agencies, Charlotte.

Rowley, G. W.; Delaware; Phœnix, Conn.; Royal; —— Mutual Benefit Life; —— Fidelity & Casualty.

Warren, B. W.; Michigan Mutual Life.

Wilcox. F. L.; Preferred Acci.

Wilcox, J.; New York Life.

CHEBOYGAN. Cheboygan Co. Pop., 6.956.

FIRE PROTECTION—Waterworks, direct system; source, artesian wells; pressure, 50 lbs.: 64 hydrants, 7 miles mains. Volunteer dep't.; 128 men; 1 steamer, 1 hand engine, 1 H. & L. truck, 1 fire tug; 4,200 ft. hose; bell alarm.

Humphrey, G. P.; Caledonian; Com'l Union; Connecticut; Firemans Fund; Grand Rapids; Hanover; Imperial; Lancashire; Lon. & Lan.; Michigan; National, Conn.; Northern; Norwich Union; Phenix, N. Y., Phœnix; Eng.; Phœnix, Conn.; Royal; Saginaw Val. F. & M.; Traders.

Lyons. A. W., & Co.; British America; Mil. Mechanics.

Moore, G. S.; Manhattan Life; New York Life.

Shoemaker, Wm E.; Citizens. Mo.; Concordia; German, F., Ill.; —— Michigan Mutual Life.

Taylor, S. H.; Ætna; American, Pa.; Continental; Detroit; German American; Home; L. & L. & G.; London Assur.; Niagara; North America; N. B. & M.; Orient; Palatine; Phila. Und.; Queen; Scottish Union; Springfield; Western; —— Fidelity & Casualty.

CHELSEA. Washtenaw Co. Pop., 2,006.

Be Gole, G. A.; Ætna; Cooper; Manchester.

Crowell, G. J.; Firemans Fund; National, Conn.

Gilbert & Crowell; Continental; Grand Rapids; German, F., Ill.; Hartford; Home; L. & L. & G.; Rockford.

Glazier, G. P.; N. W. National.

Hatch, W. F.; Citizens Mut.; Detroit; Orient.

Kempf, Reuben; Connecticut; Fire Ass'n.; Michigan.

Litchfield, C. P.; Equitable Life.

Martin, W.; Travelers.

Palmer, J. A.; Delaware; Security, Conn.

Taylor, D. B.; Phœnix, Conn.

Wilkinson, A. W.; Com'l Union; N. B. & M.; Scottish Union.

Wood, T. E.; North America.

CHESANING. Saginaw Co. Pop., 1,091.

Burrows, A. S.; Rockford.

Burrows, Grace M.; Orient.

Burrows, L. P.; Citizens Mut.

Coryell, B. G.: Ætna; Mil. Mechanics; Westchester.

Dredge, W. P.; Firemans Fund; Home; New York Und.

McCowan, J. C.; Hartford.

CLARE. Clare Co. Pop., 1,392.

Clark, C. H.; Com'l Union; Concordia; Continental; German, F., Ill.; Manchester; Northern; N. B. & M.; Palatine; Queen.

Rockafellow, J. C.; Ætna; Caledonian; Firemans Fund; Home; L. & L. & G.; Lon. & Lan.; Niagara; Phœnix, Eng.; —— Fidelity & Casualty.

Agencies.

CLARKSTON. Oakland Co. Pop., 395.

Brown, L. N.; Hartford.

Carron, Jas.; Citizens Mut.

Fair, J.; Rockford.

CLARKSVILLE. Ionia Co. Pop., 220.

Darby, G.; Manchester; N. B. & M.

Richards, F. E.; Home.

CLAYTON. Lenawee Co Pop., 400.

Cook, W. W.; National, Conn.; N. B. & M.; Rockford.

Hawkins, E. R.; Home.

Perkins, J. L.; Ætna.

CLIMAX. Kalamazoo Co. Pop., 369.

Pond, W. C.; Continental; Hartford; National, Conn.; Rockford.

CLINTON. Lenawee Co. Pop., 1,041.

Gillespie, G. R.; German, F., Ill.; Rockford.

Kishpaugh, A. F.; Manchester; Security, Conn.

Smith, Richmond & Co.; Detroit; Fire Ass'n.; Hartford; National, Conn.; NorthAmerica; Phenix, N. Y.; Phila. Und.

Van Tuzle, W. D.; Home; New York Und.; Niagara; Phœnix, Conn.

CLIO. Genessee Co. Pop., 689.

Congleton, H. F.; Ætna.

Curry, J. L.; American, Pa.; Caledonian; National, Conn.; Niagara.

Howell, D. D.; Hartford.

Ormsby, W. E.; N. B. & M.

Rundlet, A. D.; Firemans Fund.

CLYDE. Oakland Co. Pop., 155.

Wickens, F. A.; National, Conn.

COLDWATER. Branch Co. Pop., 5,285.

FIRE PROTECTION—Waterworks, direct system; source, well; pressure 75 lbs.; 15 miles mains, 105 hydrants. 2 paid, 11 part paid men; 2 steamers, 1 H. & L. truck, 5,000 ft. hose; bell alarm; value equitment, $8,000.

Allen, E. J.; Ætna; Hartford; Phœnix, Eng.

Clark, A. F.; Niagara.

Depne, W. A.; Caledonian.

Evans, John S.; Grand Rapids; New Hampshire.

Farmers Mut. Fire Ins. Co.; J. C. Pierce, *Sec'y.*

Fenn, J. W.; Connecticut; Franklin; Glens Falls; Hamburg-Bremen; London Assur; Norwich Union; Pennsylvania; Queen; Rockford; Security; Springfield; Traders.

Fisk, L. D.; American, Pa.; Continental; Fire Ass'n.; German, F., Ill.; Girard; L & L & G.; National, Conn; Phœnix, Conn.; Rockford; Westchester.

Green, L.; Travelers.

Howe, C. F.; Delaware; Rockford.

Lowry, W. T.; Com'l Union; Fire Ass'n.; Home; Imperial; Lancashire; Lon. & Lan.; N. W. National; Palatine; Phila. Und.; Royal; Sun; —— Fidelity & Casualty; Inter-State Casualty.

Agencies, Coldwater.

Montague, J. H.; Prussian National.

Newberry, F. D.; Firemans Fund; Northern.

Nichols, G. A.; American Central; New Hampshire; Pacific.

Parkhurst, J. G.; German American; Hartford; Niagara.

Reynolds, F. B.; Phœnix, Conn.

Stevens, Geo.; Mutual Life.

Van Blarcum, W. S.; Germania.

Warren, J. H. D.; Detroit; Hanover; Michigan; New York Und.; North America; N. B. & M.; Orient; Phenix, N. Y.; —— Michigan Mutual Life.

White, G. W.; Cinti. Und.; Security, Conn.

COLEMAN. Midland Co. Pop., 1,168.

Williams, C. D.; Ætna.

COLON. St. Joseph Co. Pop., 489.

Clement C.; Hartford.

Hill, E., & Sons; Connecticut; Firemans Fund; Grand Rapids; N. B. & M.

Lovett, J. W.; Manchester; Rockford.

COLOMA. Berrien Co. Pop., 444.

Miller, A. S.; Ætna; Hartford.

COLUMBIAVILLE. Lapeer Co. Pop., 550.

Preston, J. L.; Hartford; Michigan.

Richmond, J. E.; Firemans Fund; Rockford.

CONCORD. Jackson Co. Pop., 522.

Chapple, P. E.; Ætna; Hartford; North America; Phenix, N. Y.; Phœnix, Conn.

Citizens Mut. Fire Ins. Co.; W. C. Wetmore, *Sec'y.*

Halstead, R. H.; Continental; Grand Rapids; —— (*Col.*) Michigan Mut. Life.

Hawkins & Kies; Rockford.

Tucker, A. H.; Home.

Tucker, C. W.; Michigan Mutual Life.

CONKLIN. Ottawa Co. Pop., 95.

Hoogstraat, J. H.; Ætna.

CONSTANTINE. St. Joseph Co. Pop., 1,193.

Harvey, G. C.; L. & L. & G.; New York Und.; Phœnix, Conn.

Harvey, J. M., Jr.; Rockford.

Jones & Putman; Ætna.

Knowlen, F. W.; Grand Rapids; North America; —— N. Y. Plate Glass.

Myers, H. J.; Travelers.

Proudfit, J. J.; Com'l Union; Home; Phenix, N. Y.; Phœnix, Conn.; Prov. Wash.;——Lloyds Plate Glass.

Scovill, B. H.; Hartford.

COOPERSVILLE. Ottawa Co. Pop., 812.

Bevins, G. W.: Hartford; Manchester; Rockford.

Lillie, R.; Hartford.

THOMAS, W. A.; Ætna; Com'l Union; Grand Rapids; German, F., Ill.; Home; N. B. & M.; Traders.

Agencies.

CORUNNA. Shiawassee Co. Pop., 1,551.

Agnew, Thos.; Citizens Mut.

Chappell, W. R.; Com'l Union; Grand Rapids; National, Conn.; Niagara; N. B. & M.; Orient; Phœnix, Conn.; Rockford; Westchester.

Cooper, S. W.; Connecticut; Fire Ass'n; Hartford; N. W. National; Phœnix, Conn.;——Michigan Mut. Life;——N. Y. Plate Glass.

Derr, I. O.; Ætna; Detroit.

Haviland, R. B.; Fireman's Fund; New York Und.

COVERT. Van Buren Co. Pop., 32.

Vaughan, O. M.; N. B. & M.

CRYSTAL FALLS. (U. P.) Iron Co. Pop., 1,296.

Brooks, H. S.; Northern.

Corcoran, J. F.; Phœnix, Eng.

Howard, W. N.; Continental.

Huse, F. C.; Travelers.

CROSWELL. Sanilac Co. Pop., 613.

Howard, W. N.; Grand Rapids.

Murdaugh, J. H.; Ætna; Com'l Union; Firemans Fund; German, F., Ill.; Hartford; Norwich Union;—— N. Y. Plate Glass.

Stecker, F. M.; Home.

DAVISBURG. Oakland Co. Pop., 225.

Ely, F. G.; Ætna.

Wright Bros.; National, Conn.

DAVISON. Genesee Co. Pop., 630.

Dugan, T.; Home.

Hurd, A. E.; Citizens Mut.

Worden, C. L.; Ætna; Connecticut; N. B. & M.

DEARBORN. Wayne Co. Pop., 787.

Holten, W. M.; North America.

Howe, E. D.; Ætna.

DECATUR. Van Buren Co. Pop., 1,336.

Fisher, L.; Continental; Fire Ass'n; Traders.

Haynes, J. H ; Com'l Union; Grand Rapids; Hartford; Niagara; North America; Phenix, N. Y.; Rockford; Security, Conn.

Moulton, A. L.; Orient; Pennsylvania.

Smith, F. W.; Concordia; National, Conn.

Treat, D. J.; Home; Michigan; Phœnix, Conn.

DECKERVILLE. Sanilac Co. Pop., 274.

Mask, C. M.; Ætna.

DEERFIELD. Lenawee Co. Pop., 438.

Bragg, C. H.; Home; Manchester; N. B. & M.

McLachlin, G.; Ætna.

DELRAY. Wayne Co. Pop., 708.

De Lisle, P. B.; Protective Fire Ass'n.

Agencies.

DETROIT.

Wayne Co. Pop., 237,837.

FIRE PROTECTION—Waterworks, direct pumping system; pressure 25 lbs.; 432 miles telegraph lines, 2,294 hydrants, 434 miles mains. Fire dept., 328 men; 18 steamers, 4 chemical engines, 1 water tower, 12 H. & L., 7 aerial trucks; 5 supply wagons, 1 fire boat (Detroiter); 55,000 ft. hose; Gamewell alarm, 366 boxes.

MICHIGAN INSPECTION BUREAU, 90 Griswold st.; E. F. Chapman, State Inspector.

FIRE UNDERWRITERS CLUB OF THE CITY OF DETROIT, 90 Griswold st.; Chas. F. Peltier, President; E. F. Chapman, Secretary.

MICHIGAN LIFE INSURANCE AGENTS ASSOCIATION; D. A. Pierson, President; Chas. S. White, Secretary. Regular meetings first Monday in each month.

LOCAL COMPANIES.

AMERICAN MUTUAL BENEFIT ASS'N., 13 Whitney Opera-House Blk.; J. M. Roney, *Pres.;* **Geo. C. Raviler,** *Sec'y;* **Harry Hodges,** *General Manager.*

DETROIT F. & M. INS. CO., 91 Griswold St.; Wm. A. Butler, *Pres.;* **J. J. Clark,** *Vice Pres.;* **C. L. Andrews,** *Sec'y.*

Imperial Life Ins. Co., 19 Campau Blk.; H. P. Cristy, *Pres.;* John J. Oliver, *Sec'y.*

Merchants & Manufacturers Mutual Life Ass'n, Home Bk. Bldg ; F. W. Swift, *Pres.;* C. E. Foote, *Sec'y.*

MICHIGAN F. & M. INS. CO., 100 Griswold St.; D. Whitney, Jr., *Pres.;* **Frank H. Whitney,** *Sec'y.*

MICHIGAN MUTUAL LIFE INS. CO., Company's Bldg., 150 Jefferson Ave.; O. R. Looker, *Pres.;* **James H. Cummins,** *Sec'y.*

MICHIGAN MUTUAL PROTECTIVE ASSOCIATION, Chamber of Commerce Bldg.; Fred E. Farnsworth, *Pres.;* **E. C. Misner,** *General Manager.*

PREFERRED MASONIC MUTUAL ACCIDENT ASS'N, Whitney Opera-House Blk.; C. J. Whitney, *Pres.;* **A. C. Miller,** *Sec'y;* **A. S. Miller,** *Ass't Sec'y.*

STANDARD LIFE & ACCIDENT INSURANCE CO., Moffat Blk.; D. M. Ferry, *Pres.;* **E. A. Leonard,** *Financial Sec'y;* **W. C. Maybury,** *Managing Director;* **J. T. Patton,** *State Agent.*

Teutonia Farmers Mutual Fire Ins. Co., Grand River Ave.; Henry Laneo, *Sec'y.*

United States Masonic Accident Ass'n, Buhl Blk.; J. H. Brownell, *Sec'y.* (In process of organization.)

AGENCIES.

Fire and Marine.

Adams, Chas. E., 17 Brady St.; Peninsular Mutual Fire.

Adams, John I., foot of First St.; Springfield; Traders;—Reliance Marine.

Amberg, Lee, 44 Hodges Bldg.; Citizens Mut.; Farmers, Pa.; Michigan Millers Mut.; Mil. Mechanics; Protective Fire Ass'n; Union, Pa.

Agencies, Fire and Marine, Detroit.

Amman, Chris, Jr., 1298 Michigan Ave.; Concordia; Rockford; Security, Conn.

Andre, H. H., 498 Hastings St.; Grand Rapids.

Baxter, A. Wm., & Co., 928 Chamber of Commerce; German American; Greenwich; Hanover; Phœnix, Eng.

Bayer, Martin, 62 McGraw Bldg.; Michigan.

BELANGER, JOSEPH, 92 Griswold St.; Continental; London Assur.; Western Und.

BIERCE & SAGE (*W. B. Bierce, H. O. Sage*), **5 Whitney Opera-House Blk.;** (*State Ag'ts*) **Citizens, Mo.;** (*State Ag'ts*) **Concordia; German, Pa.; German, F., Ill.**

Bissell, E. W. & Co.; Reliance Marine.

BLACKMAN, F. H., 1 Moffat Blk.; American Central; American, N. J.; Lon. & Lan.; Queen; St. Paul; Westchester.

Brown, Chas. F., 52 W. Larned St.; Citizens, Mo.; Concordia.

Bunclark, A., 85 Home Bk. Bldg.; Farmers, Pa.; New Hampshire; Prussian National; Spring Garden.

Burton, J. C., 514 Chamber of Commerce; Cincinnati Und.; Farragut; Western Und.;——*Marine*, Gen. Marine; Man. & Mer., Pa.

Carleton & Mead (*W. Carleton, H. C. Mead*), Campau Blk.; Peninsular Mut. Fire.

Chandler, Geo. W., 2 & 3 Merrill Blk.; Ætna; Atlas; German, F., Ill.; Hartford; New Hampshire.

Chamberlin, Chas. A., Chamber of Commerce; Security, Conn.; ——*Marine*, Ætna; Com'l Union; Sea; Union Marine.

CLARK, CHARLES L., & CO. (*Chas. L. Clark, Victor P. Gaukler*), **318 Hammond Bldg.; American, Mass.; Delaware; Girard; Mercantile, Mass.; Phœnix, Conn.**

CLARK JAS. J., 91 Griswold St.; (*Vice-Pres.*) **Detroit F. & M.; Phœnix, Eng.; Reading; Rochester German; Traders.**

DAVENPORT, FRANCIS O., 71 W. Fort St.; American, Pa.; Caledonian; London Assur.; Lon. & Lan.; National, Conn.; Niagara; Pacific; Palatine; Phœnix, Conn.; Rhode Island Und.; Scottish Union; Sun; Union, Eng.; Union, Pa.

Duvernois Bros. (*A. W. & L. J. Duvernois*), 77 Macomb St.; Agricultural; Mil. Mechanics.

Eliot, O. H., 50 Hodges Blk.; Concordia; Reliance; Rockford; Security, Conn.

Fox, L. H., 3 Whitney Opera-House Blk.; American, N. J.; American, Pa.; Greenwich; Newark; Reading.

GOODRICH BROS. (*John C., Jos. P. & Jas. S.*), **2 Walker Blk.; Agricultural; Continental; Michigan; New Hampshire.**

Grosfield & Scanlon (*A. Grosfield, M. Scanlon*), 983 Michigan Ave.; Michigan; Security.

GUENTHER, FRED, 1 and 2 Peninsular Bk. Bldg.; British America; Germania; Mutual Fire, N. Y.; N. B. & M.; N. W. National; Rhode Island Und.; Royal.

Agencies, Fire and Marine, Detroit.

GUTHARD, HENRY J., 86 Home Bk. Bldg.; Citizens, Mo.; Concordia; Delaware; Grand Rapids; Hamburg-Bremen; Manchester; Mil. Mechanics.

HANNAN. W. W. (*B. D. York, Mgr. Ins. Dep't*), **1 McGraw Bldg.; Agricultural; Detroit; Fire Ass'n.; Firemans Fund; Grand Rapids; Hamburg-Bremen; Pacific.**

Hartenstein, Robt. F.. 232 Randolph St.; American, N. J.; Cinti. Und.; County, of Pa.; German, Pa.; L. & L. & G.; Rockford.

Holmes, Henry G., McGraw Bldg.; American, N. J.

HOWLAND, J. WARD, Cleland Bldg.; Concordia; Delaware; Glens Falls; Western Und.

Hunt, F. A., Home Bk. Bldg.; Citizens, Mo.; Citizens Mut.; Delaware.

Hunt & Leggett, 94 Griswold St.; Glens Falls; Reliance.

Jewett, W. H.; 86 Miami Av.; Capital, N. H.; Glens Falls; Reliance.

JONES, JAS. A., 84 Griswold St.; Broadway; Eagle; Firemens, Md.; Firemens, N. J.; (*Gen. Ag't*) **Granite State; Rutgers;** (*Gen. Ag't*) **United States;** (*Gen. Ag't*) **Western, Can.**

Jones, J. M., & Co. (*J. M. Jones*), 727 Chamber of Commerce; Concordia;——*Marine*, Mannheim; Reliance Marine; Union Marine.

Karrer & Berschbach (*S. C. Karrer, F. J. Berschbach*), 726 Gratiot Ave.; Michigan; New York Und.

Kaufman, Jos. F., 331 E. High St.; Teutonia, O.

Kiefer, Alfred K., 115 Russell St. or Wayne Co. Savings Bk.; Firemans Fund; Girard; London Assur.; Niagara.

Kopp, Firman, 497 Gratiot Ave.; Glens Falls.

Koppin, Henry L., 742 Gratiot Ave.; Detroit; Western Und.

Kuhn, Jos., 272 E. Congress St.; Detroit; Michigan.

Kurth & Kurth, W. Fort St. and Infantry Ave.; Delaware; Firemans Fund; Phœnix, Eng.; Reliance; Teutonia, O.

Lindsay, A. G., 93 Griswold St.; Germania; Home; L. & L. & G.; N. B. & M.; Northern; Norwich Union; W'msburg City.

Livingstone, W. A.; Marine; Sea.

Look, Anthony, 62 Home Bk. Bldg.; Delaware; Reliance.

Look, Henry, 31 Moffat Blk.; Cooper; Glens Falls.

Lotz, Louis P., 412 Gratiot Ave.; Capital, N. H.; Lancashire.

McGraw, Homer, & Co., 59 McGraw Bldg.; Franklin; London Assur.; Northern; Norwich Union.

MACKLEM BROS. (*W. E. & S. B. Macklem*), **418 Hammond Bldg.; Detroit; Glens Falls; Phœnix, Eng.**

MARGAH, LEWIS F., & CO. (*L. F. Margah, J. H. Niles, B. A. Wells*), **105 Griswold St.; Firemans Fund; Norwood; Phœnix, Eng.; St. Paul; Sun.**

Moody, Geo. E., Home Savings Bank; Merchants Mut., Marshall, Mich.

Munson & Zimmerman (*H. C. Munson, Wm. Zimmerman*), 64 Griswold St.; Caledonian; Citizens, N. Y.; Manchester; Merchants, N. J.; New York Und.; United Firemens; —— Reliance Marine.

Agencies, Fire and Marine, Detroit.

Ohrns, Henry, 64 Griswold St.; Cinti. Und.

OLDS, CHAS. G., 143 Griswold St.; Glens Falls; Phœnix, Eng.; Queen; Reliance.

PARKER & MILLEN (*A. A. & B. W. Parker, J. W. Millen*), (*W. A. Eldridge and J. E. Dickinson, Mgrs. Fire & Casualty Dept's*), **15 Atwater St.; Associated Und.; Caledonian; Cooper; Fire Ass'n.; Firemans Fund; Niagara; Northern; Phœnix, Conn.; —** *Marine*, **British America; Com'l Union; London Assur.; Orient; Security, Conn.; Standard Marine; Western, Can.**

Parkinson & Bonninghausen (*W. Parkinson, W. Bonninghausen*), 60 Monroe Ave.; American, Mass.; Citizens, Pa.; Firemens, Md.; Mercantile, Mass.; Rochester German; Westchester.

Partridge, Geo. W., Whitney Opera-House Blk.; Agricultural; Buffalo German; Delaware; Germania; Mil. Mechanics; Security, Conn.

PELTIER, CHAS. F., 94 Griswold St.; Com'l Union, Eng.; Com'l Union, N. Y.; Connecticut; Detroit; Hamburg-Bremen; Hanover; Imperial; Lancashire; Michigan; Norwich Union; Orient.

Ralph, P. J., & Co., 55 Griswold St.; Michigan; Phenix, N. Y.; —*Marine*, General Marine; Marine; North America; Sea.

Reilly, T. J., 35 W. Congress St.; Fire Ass'n; North America; Pennsylvania.

Rohns, H. C., 692 Gratiot Ave.; Delaware; Rockford; Security, Conn.

Roney, W. E., & Co., 804 Hammond Bldg.; Connecticut; Lancashire.

Rowen & Rathbone (*D. Rowen, W. S. Rathbone*), 27 Moffat Blk.; Continental; Girard; Merchants, N. J.; Western Und.

Sabin, A. N., 40 W. Fort St.; Saginaw Val. F. & M.; Saginaw Val. Mut.

SAENGER, ALEX. A., 5 Valpey Blk., 29 Monroe Ave.; Commerce; German American; Phenix, N. Y.; Rochester German; Springfield; Traders.

SCHMEMANN, KARL, & SON (*Karl & Omar C.*), **Home Bk. Bldg.; Buffalo German;** (*Gen. Ag'ts*) **Mil. Mechanics;** (*Gen. Ag'ts*) **Union, N. Y.**

Schulte, Adam, 331 E. High St.; Teutonia, O.

Schulte, Kaiser & Co. (*A. B. Schulte, Jos. Kaiser*), 50 McGraw Blk.; Citizens, Pa.; Man. & Mer., Pa.; Mechanics, Pa ; Teutonia, Pa.; Western, Pa.

SMITH, F. G. & Co. (*F. G., M. S. & M. S. 2d Smith*), **19 Campau Blk., N. B. & M.; Palatine.**

Steiner, J. D., 676 Clinton Ave.; Rockford; Security, Conn.

Stevens, Geo. B., 65 Buhl Blk.; Com'l Union; Reading.

Stoll Bros. (*Albert & Herman Stoll*), 185 Randolph St.; American Central; Com'l Union; Germania; Hamburg-Bremen; Hanover.

Thomas, J. H. & Co., 31 Hodges Blk.; Sun.

VERNOR BROS. (*J. S. & H. H. Vernor*), **33 Congress St. W.; American, N. Y.; German-American; National, Conn.; New York Und.; Queen; Royal; Springfield.**

Agencies, Fire and Marine, Detroit.

Ward, Eber, 27 Woodward Ave.; Mil. Mechanics; Security, Conn.

Warren, Burtch & Co. (*Chas. E. Burtch, Mgr.*), 58 Buhl Blk.; Girard; Mil. Mechanics; Prussian National; Spring Garden.

WATERFALL, EDWARD A., 303 Hammond Bldg.; Citizens, Mo.

WATKINS, O. J., 50 Hodges Blk.; St. Paul.

Whitaker, B., & Sons (*B., C. & W. H. Whitaker*), 614 Chamber of Commerce; Capital, N. H.; Prussian National; Spring Garden; State of Pa.; Teutonia, La.; —— *Marine*, Ætna; Greenwich; London Assur.; North America; Reliance Marine; St. Paul.

WHITNEY, FRANK H., 100 Griswold St.; Grand Rapids; Hartford; Lion; L. & L. & G.; (*Sec'y*) **Michigan; North America; Pennsylvania; Phila. Und.; Prov. Wash.**

Willett, Frank J., Home Bk. Bldg.; Mil. Mechanics; National, Conn.; Pennsylvania.

Wilde, John, Woodmere; Pennsylvania.

WINTER, JOHN, & CO. (*John Winter*), **9 and 10 Cleland Blk.; Associated Und.; Rockford; Security, Conn.**

WOOD, A. T., 175 Griswold St.; Globe.

WORCESTER, IRA (*Ira & John Worcester*), **28 W. Congress St.; Continental; County of Phila.; Phenix, N. Y.; —— Sea.**

WUNSCH & NOACK (*Henry Wunsch, William C. Noack*), **4 Moffat Blk.; Norwich Union; Phenix, N. Y.**

WURZER, CARL, Valpey Blk., 29 Monroe Ave.; Greenwich; Manchester; Western Und.

Life.

ALDERMAN, FRANK R., 48 Kanter Bldg.; (*Mgr.*) **Fidelity Mutual Life.**

Aldrich, T. C., 5 Moffat Blk.; (*State Ag't*) Bankers Life, Minn.

Amos, W. G., Mabley Bldg.; New York Life.

Angus, S. F., Hammond Bldg.; (*Gen. Mgr.*) Home Life, N. Y.

Arndt, A. F. R., 2 McGraw Bldg.; (*Gen. Spec. Ag't*) Berkshire

Aston, T. W., 416 Hammond Bldg.; Prudential (*Ordinary*).

Atkin, W. L., Hammond Bldg.; Home Life.

Austin, T. J., Hammond Bldg.; Home Life.

BABCOCK & NAVIN (*A. H. Babcock, John F. Navin*), **415 Hammond Bldg.;** (*State Mgrs.*) **Phœnix Mutual Life.**

Bacon, A. C., Mabley Bldg.; New York Life.

Bacon, A. H., 48 Kanter Bldg ; Fidelity Mutual Life.

Baer, J. D., 741 Trumbull Ave.; (*Gen. Ag't*) Union Central.

Baillie, J. Wilton, 92 Griswold St.; Canada Life.

BASSETT, JAY, Hammond Bldg.; (*Gen. Ag't*) **New England Mutual.**

Beniteau, A. P. T., Bank Chambers; Mutual Life.

Agencies, Life, Detroit.

Bennett, J. C., Mabley Bldg.; New York Life.

Beach, F. R., Bank Chambers; Mutual Life, N. Y.

Botsford, A. L., 19 Sibley St.; Odd Fellows Mut. Ben.

Bowhall, F., Whitney Opera House; Mass. Ben. Life.

BRADLEY, A. E., Home Bk. Bldg.; (*Gen. Ag't*) **State Mutual Life.**

Breakenridge, D. S , 316 Hammond Bldg.; (*Mgr.*) Union Mutual.

Brenkert, J. W., McGraw Bldg.; (*Ass't Sup't*) Prudential.

Brooks, George W., Moffat Blk.; Equitable Life, N. Y.

Brown, W. S., 53 McGraw Blk.; Nederland Life.

Brownell & Ridley (*S. C. Brownell, Wm. Ridley*) Whitney Opera-House Blk.; (*Mgrs.*) Mass. Ben. Life.

Brydon, J. T., 1007 Chamber of Commerce; Sun Life, Can.

Buchanan, W., 399 Third Ave.; Penn Mutual Life.

BUCKNELL, J. A., 92 Griswold St.; (*Mgr.*) **Canada Life.**

Buelens, M., 8 Telegraph Blk.; (*Ass't Sup't*) Metropolitan Life.

Bulkley, J. M., Mabley Bldg.; (*Gen. Ag't*) New York Life.

Burgess, J. T., 1007 Chamber of Commerce; Sun Life, Can.

Burkert, E. A., Moffat Blk.; (*Cashier*) Equitable Life.

Buttrick, Frank, Mabley Bldg.; Northwestern Mutual Life.

Candee, A. M., Mabley Bldg.; (*Cashier*) New York Life.

Carrier, P. C., McGraw Bldg.; (*Ass't Sup't*) Prudential.

Cary, R. H., Mabley Bldg.; New York Life.

Caton, E. M., Home Bank Bldg.; State Mutual Life.

Cherry, H. A., Hotel Cadillac; (*Mgr.*) Bankers Life, Ia.

Chester, John, Bank Chambers; Mutual Life, N. Y.

Chisholm, A. C., 48 McGraw Bldg.; Penn Mutual Life.

Christie, G. G., 1007 Chamber of Commerce; Sun Life, Can.

Chylowski, A. V., 32 W. Fort St.; (*Ass't Sup't*) John Hancock Mutual.

Clark, G. C., Moffat Blk.; (*Gen. Ag't*) Equitable. N. Y.

Clark, George W., 5 Hodges Blk.; United States Life.

Clarke & Poole, Cleland Blk.; Fidelity Mutual Life.

Collins, Chas. H., Hammond Bldg.; Home Life.

Collins, W. D., 416 Hammond Bldg.; Prudential (*Ordinary*).

Conant & McCreary (*H. A. Conant, L. A. McCreary*), 53 & 54 McGraw Blk.; (*State Ag'ts*) Nederland Life.

Connelly, J. E., Mabley Bldg.; New York Life.

Corsault, H. F., 48 Kanter Bldg.; Fidelity Mutual Life.

Cosgrove, T. W.; Hammond Bldg.; Home Life.

Crolius, A., Whitney Opera-House Blk.; Mass. Ben. Life.

Crosby, John, Hodges Blk.; Union Central Life.

Currier, L. S., 6 Peninsular Bk. Blk.; Home Security Life.

Curry, R. H., McGraw Blk.; Penn Mutual Life.

Dawson, Wm. J., Hammond Bldg.; Home Life.

Day, J. C., Moffat Blk.; (*Spec. Rep.*) Equitable Life, N. Y.

Agencies, Life, Detroit.

Depew, J. M., Hammond Bldg.; Home Life.

De Prosse, M., 315 Hammond Bldg.; National Life, Vt.

Dickson, Dan'l, 415 Hammond Bldg.; Phoenix Mutual Life.

Dixon, Bennett, 1007 Chamber of Commerce; Sun Life, Can.

Diebold, J. K., Hodges Blk.; Union Central Life.

Doane, H. F., 28 Hodges Blk.; Conn. Mut. Life.

Donaldson, Robt., Bank Chambers; Mutual Life.

Donley, James G.. 32 W. Fort St.; (*Ass't Sup't*) John Hancock Mutual.

Donnelly, T., 92 Griswold St.; (*Cashier Michigan Branch*) Canada.

Dunn, Frederick, 2 Buhl Blk.; (*Mgr.*) National Life, Conn.

Durand, Wm. M., Chamber of Commerce, Provident Life & Trust.

Eagan, F. P., McGraw Bldg.; Nederland Life.

Ehrman, J. W., McGraw Blk.; Berkshire Life.

Eliot, O. H., Hodges Blk.; American Union Life.

Emery, J. N., Hammond Bldg.; New England Mutual Life.

Erichsen, H., 127 St. Aubin Ave., New York Life.

Featherstone, Alex., 1007 Chamber of Commerce; Sun Life of Can.

Ferry, J. C., 88 Griswold St.; (*Dist. Mgr.*) Washington Life.

Fisher, A. E., McGraw Bldg.; (*Ass't Sup't*) Prudential.

Foster, H. E., 1007 Chamber of Commerce; Sun Life, Can.

Fox, George M., 415 Hammond Bldg.; Phœnix Mutual.

Fulton, Robt., Hammond Bldg.; Home Life.

GAGE, WM. T., Mabley Bldg.; (*Gen. Ag't*) **Northwestern Mutual Life.**

Gaghen, J. F., 415 Hammond Bldg.; Phœnix Mutual.

Gard, S. S., 684 W. Fort St.; New York Life.

Garratt, E. W., Chamber of Commerce; John Hancock.

Gavett, Wm. A., Moffat Blk.; (*Mgr.*) Equitable Life, N. Y.

GLUECKLICH, ANTHONY, 141 Griswold St.; (*Gen. Ag't*) **Equitable Life, Iowa.**

Gnau, Geo. J., Mabley Bldg.; Northwestern Mutual Life.

Gorton, Lewis G., Mabley Bldg.; (*Gen. Ag't*) New York Life.

GRANT & PAIGE (*Schuyler Grant, Fred. O. Paige*), **Bank Chambers;** (*Gen. Ag'ts*) **Mutual Life, N. Y.**

Graves, H. A., Moffat Blk ; (*Gen. Ag't*) Equitable Life, N. Y.

Gray, P. H., Hammond Bldg.; New England Mut. Life.

Green, W., Hammond Bldg.; (*State Mgr.*) Mutual Reserve.

Hart, G. E.; (*State Mgr.*) United Life Ins. Ass'n.

Hartenstein, A., 232 Randolph St.; Fidelity Mutual Life.

Harvey, F., 8 Telegraph Blk.; (*Ass't Sup't*) Metropolitan Life.

Hayes, E. H., 51 Griswold St.; (*State Ag't*) Michigan Mutual.

Hayes, T. J., 99 Griswold St.; (*Mgr.*) Northwestern Ben Soc.

Hazelrigg, W. G., Hammond Bldg.; Home Life.

HEATHCOTE, THOS., 8 Telegraph Blk.; (*Sup't*) **Metropolitan Life.**

Agencies, Life, Detroit.

Heffron, John, Hammond Bldg.; (*Gen. Ag't*) Amer. Union Life.

Hickey, M., 51 Griswold St.; Michigan Mutual Life.

Higgins, J. L., 659 Cass Ave.; (*Gen. Ag't*) Mutual Life.

Hill, Geo., Whitney Opera-House Blk.; Mass. Ben. Life.

Hill, L. W., 315 Hammond Bldg.; Bankers Life, Ia.; National Life, Vt.

Hitchcock, E. M., 83 Shelby St.; Bankers Life, Ia.

Himmels, Peter A., 32 W. Fort St.; (*Ass't Sup't*) John Hancock Mutual Life.

Hodges Bros. (*Henry C. and Chas. C. Hodges*), 28 Hodges Blk.; (*State Ag'ts*) Connecticut Mut. Life.

HOME, C. M., 908 Chamber of Commerce; (*State Ag't*) **Manhattan Life.**

Hopper, H. L., Home Bk. Bldg.; Provident L. & T.

Houghton, S. L., Chamber of Commerce Bldg.; (*Dist. Ag't*) John Hancock Mut. Life.

Jacklin, R. W., Moffat Blk.; Equitable Life, N. Y.

Jackson, W. H., Mabley Bldg.; New York Life.

Jennings & Cook (*A. E. Jennings, C. R. Cook*), 82 Home Bk. Bldg.; (*Gen. Ag'ts*) Provident Life & Trust.

Kaichen, C. H., 51 Griswold St.; Michigan Mut. Life.

Kaichen, H., 51 Griswold St.; Michigan Mut. Life.

Kinman, Geo. A., Mabley Bldg.; New York Life.

Krausa, John, 8 Telegraph Blk.; (*Ass't Sup't*) Metropolitan.

Krull, Henry, 415 Hammond Bldg.; Phœnix Mut. Life.

La Montais, Elie, 6 Peninsular Bk. Bldg.; Home Security Life.

Lawr, J. L., 6 Peninsular Bk. Bldg.; Home Security Life.

LE BEAU, McCURDY C., Hammond Bldg.; (*State Ag't*) **National Life, Vt.**

Lonnee, W., 8 Telegraph Blk.; (*Ass't Sup't*) Metropolitan Life.

LOWE, ED. W., 41 Home Bk. Bldg.; (*Mgr.*) **Vermont Life.**

McCARTHY, JOHN, 302 Hammond Bldg.; (*Dist. Mgr.*) **Covenant Mutual Life.**

McCloud, J. L., Hammond Bldg.; Home Life.

McCormick, John F., 34 W. Fort St.; (*Ass't Sup't*) John Hancock Mutual Life.

McCreary, L. S., 53 McGraw Bldg.; Nederland Life.

McCulloch, W., 48 Kanter Bldg; Fidelity Mut. Life.

McDonald, J. H., 415 Hammond Bldg.; Phœnix Mut. Life.

McFawn, D., Hammond Bldg.; New England Mut. Life.

McGill, G. B., 1007-9 Chamber of Commerce; Sun Life, Can.

McGiverin, T., 92 Griswold St.; Canada Life.

MACFARLANE, J. M., 1025 Chamber of Commerce; (*Mgr.*) **Provident Savings Life.**

Macgurn, Foster, 80 Griswold St.; (*Sup't City Agencies*) Mutual Life, N. Y.

Machen, John J., Home Bank Bldg.; Vermont Life.

Madge, Mark W., 2 Buhl Blk.; National Life, Conn.

Agencies, Life, Detroit.

Manchester, Miss Emma, 204 Hammond Bldg.; (*Local Secretary*) Michigan Home & Hospital Ass'n.

Martin, W. H., 51 Griswold St.; Michigan Mut. Life.

MARVIN, FRED., Hammond Bld.; (*Manager*) **American Union Life.**

May, Wm., 26 Moffat Blk.; Bankers Life, Ia.

Means, James H., 204 Hammond Bldg.; (*Mgr.*) Iowa Life.

Mercer, W. H., McGraw Bldg.; (*Ass't. Sup't*) Prudential.

MILLEN, GEORGE W., Mabley Bldg.; (*Agency Director*) **New York Life.**

Miller, J. H., Mabley Bldg.; New York Life; United Life Ins. Ass'n, N. Y.

Montgomery, A., 234 Randolph St.; Ætna Life.

MONTGOMERY, WM. B., Moffat Bldg.; (*Mgr.*) **Ætna Life.**

Moore, W. S., Mabley Bldg.; New York Life.

Morphy, John D., 2 McGraw Bldg.; (*Mgr. Mich. Dep't*) Berkshire Life.

Mulliken, E. F., Moffat Blk.; Equitable Life, N. Y.

Newcomb, A. R., 39 Hodges Blk.; (*Gen. Ag't*) Union Central Life.

Norton, H. L., 32 W. Fort St.; (*Inspector*) John Hancock Mut. Life.

O'Leary, Dan., 93 Shelby St.; Michigan Mut. Life.

Osborne, F. H., Hammond Bldg.; Home Life.

Palmer, Chas., Mabley Bldg.; New York Life.

Parent, F. S., Mabley Bldg.; New York Life.

Pattyson, Miss Ida, Hodges Blk.; Union Central Life.

Pickell, Chas. W., 921 Chamber of Commerce; (*Mgr.*) Mass. Mut.

Pickell, E. L., 921 Chamber of Commerce; Mass. Mut. Life.

Pierson, D. A.; Moffat Blk.; Ætna Life.

Pim, Wm. S., Mabley Bldg.; New York Life.

Plumb, H. L., Chamber of Commerce; Mich. Mut. Protective Ass'n.

Poole, M. L., 1007 Chamber of Commerce; Sun Life, Can.

Price, Chas. A., 551 Lincoln Ave.; Northwestern Masonic Aid.

Purchase, Geo. H., Mabley Bldg.; (*Dist. Ag't*) Northwestern Mut. Life.

Quinlivan, Wm., 26 Moffat Blk.; Bankers Life, Ia.

RAYMOND, CHAS. L., 143 Griswold St.; New York Life.

Reed, J. A., 1007 Chamber of Commerce; Sun Life, Can.

Richardson, J. M., 92 Griswold St.; Canada Life; Nederland Life.

Rolison, F. D., Hodges Blk.; (*Gen. Ag't*) Union Central.

Ronald, J., 92 Griswold St.; Canada Life.

Rusch, O. H., 1210 Mabley Bldg.; (*Mgr.*) Germania Life.

RUSSELL, CHAS. P.; 44 State St.; (*Spec. Ag't*) **Connecticut Mut. Life.**

Agencies, Life, Detroit.

SALTSTEIN, A. L., Cham. of Com.; (*Gen. Mgr. for Mich.*) **Knights Templar & Masonic Mut. Aid, O.**

Sanderson, E., 8 Telegraph Blk.; (*Ass't Sup't*) Metropolitan.

Scranton, Benj. H., 48 Kanter Bldg.; Fidelity Mut. Life.

Schultz, A. J., McGraw Bldg.; (*Ass't Sup't*) Prudential.

SCHWARZKOPF, H. G. R., McGraw Bldg.; (*Sup't*) **Prudential.**

Scripps, Geo. C., Hammond Bldg.; Home Life.

Selling, Louis, 416 Hammond Bldg.; (*State Ag't*) Prudential (*Ordinary*).

Sherwood, N. E.; Hannan's Office, McGraw Bldg.; Bankers Life, Ia.

Slayton, L. C., Campau Blk.; Life Ins. Clearing Co.; Mutual Benefit Life.

Smith, John, 8 Telegraph Blk.; (*Ass't Sup't*) Metropolitan.

Spearing, John, 8 Telegraph Blk.; (*Ass't Sup't*) Metropolitan.

Steinfeld, J., Campau Blk.; Mutual Benefit Life.

Stevens, W. D., 51 Griswold St.; Michigan Mut. Life.

Stowell, M. C., McGraw Bldg.; (*Cash.*) Berkshire.

Strub, Wm., 8 Telegraph Blk.; (*Ass't Sup't*) Metropolitan Life.

Sutton, F. E.; Mabley Bldg.; New York Life.

Sweeney, John M., 1007 Chamber of Commerce; Sun Life, Can.

Syvret, Jean, 8 Telegraph Blk.; (*Ass't Sup't*) Metropolitan.

Teichner, J. F., Campau Blk.; Mutual Benefit Life.

Thatcher, J. E., 415 Hammond Bldg.; Phœnix Mut. Life.

Thomas, W., Moffat Blk.; Equitable Life, N. Y.

THOMPSON, J. W., Cham. of Com.; (*State Ag't*) **Travelers.**

Thomson, J. C., Moffat Blk.; Ætna Life.

Timms, R., 51 Griswold St.; Michigan Mut Life.

TORY, J. C., 1007 Chamber of Commerce; (*State Mgr.*) **Sun Life, Can.**

Tremain, Benj. E., Mabley Bldg.; New York Life.

TYLER, WM. L., 5 Hodges Blk.; (*State Mgr.*) **United States Life.**

Utter, A. C., Hammond Bldg.; New England Mutual Life.

Van Tuyl, H. G., Home Bk. Bldg.; State Mutual Life.

VIEMAN, CHAS. L., Chamber of Commerce; (*State Ag't*) **John Hancock Mut. Life.**

Vroman, J. P., 32 McGraw Bldg.; Michigan Mut. Life; Mutual Life, N. Y.

WATKINS, GILBERT A., 48 McGraw Bldg.; (*Gen. Ag't*) **Penn Mut. Life.**

Webber, W., Bank Chambers; Mutual Life, N. Y.

Wells, Sam'l, Jr., 32 W. Fort St.; (*Sup't*) John Hancock Mut.

Wendell, E. Brady, Chamber of Commerce; John Hancock Mut. Life.

Wheeler, Jas. C., Moffat Blk.; Equitable Life, N. Y.

Agencies, Life, Detroit.

White, Chas S., Mabley Bldg.; (*Dist. Ag't*) Northwestern Mut. Life.

WHITMAN, M. I., Campau Blk.; (*State Ag't*) Mutual Benefit Life.

Whitman, H. R., Campau Blk.; Mutual Benefit Life.

Williams, P. W., 6 Peninsular Bk. Bldg.; Home Security Life.

Wohnlich, F. B., Hodges Blk.; United States Life.

Wooten, A., 8 Telegraph Blk.; (*Ass't Sup't*) Metropolitan Life.

WORCESTER, IRA, 28 W. Congress St.; Northwestern Mutual Life.

WRIGHT, CHAS. R., 6 Peninsular Bk. Bldg.; (*Sup't of Agencies*) Home Security Life.

Wright, M. E., Mabley Bldg.; New York Life.

Young, W. H., 105 Griswold St.; Pacific Mut. Life.

Youngerman, M., Hammond Bldg.; Home Life.

Zahn, J. A., Home Bk. Bldg.; Vermont Life.

Ziebold, A., McGraw Bldg.; (*Ass't Sup't*) Prudential.

Casualty.

Baker, Henry F., City Trust, Safe Deposit & Surety Co.

Baxter, A. Wm., & Co., 928 Chamber of Commerce; New York Plate Glass.

BELANGER, JOSEPH, 92 Griswold St.; Employers Liability, Eng.; New York Plate Glass.

Belyea, James A., Buhl Blk.; (*Sup't of Agt's*) U. S. Mas. Acci.

Bennett, Charles D., 82 Home Bk. Bldg.; (*Res. Mgr.*) Union Casualty.

BENSON, J. J., 33 W. Fort St.; (*Res. Mgr. Dep't of Mich. and Ind.*) Fidelity & Casualty.

BIERCE & SAGE, Whitney Opera-House Blk.; New York Plate Glass.

BLACKMAN, F. H., Moffat Blk.; Hartford Steam Boiler; (*Gen. Ag't*) London Guarantee & Acci.; (*Gen. Ag't*) New Jersey Plate Glass.

Briscoe, J. A., 51 Home Bk. Bldg.; (*Spec. Ag't*) Standard Acci.

Bunclark, A., Home Bk. Bldg.; Lloyds Plate Glass.

BUTLER, P. W., 33 W. Fort St.; (*Spec. Ag't for Mich.*) Fidelity & Casualty.

Chandler, Geo. W., Merrill Blk.; (*Gen. Ag't*) Employers Liability, Eng.; (*Gen. Ag't*) New York Plate Glass.

CLARK, CHARLES L., & CO., 318 Hammond Bldg.; Lloyds Plate Glass; Union Casualty.

Cobb, O. W., 51 Home Bk. Bldg.; (*Spec. Ag't*) Standard Acci.

Conant & McCreary, 53 McGraw Bldg.; Standard Acci.

DAVENPORT, FRANCIS O., 71 W. Fort St.; (*Gen. Ag't*) Metropolitan Plate Glass; Fidelity & Casualty.

Deming, J. K., Moffat Blk.; (*Sup't Ticket Dep't*) Standard Acci.

Dutton, R. L., 51 Home Bk. Bldg.; (*Spec. Ag't*) Standard Acci.

Duvernois Bros., 77 Macomb St.; Metropolitan Plate Glass.

Agencies, Casualty, Detroit.

Eaton, O. P., 280 Jefferson Ave.; (*Gen. Ag't*) Merchants & Travelers Acci.

Ehrman, J. W., 2 McGraw Bldg.; Great Eastern Cas. & Indem.

Fraser, F. L., Bank Chambers; American Surety.

GOODRICH BROS., Walker Blk.; Standard Acci.

Graham, Francis, 88 Griswold St.; (*Gen. Ag't*) Guarantee Co. of N. A.

GUENTHER, FRED., Peninsular Bank Bldg.; New York Plate Glass; Travelers.

Hayes, W. J.; Inter-State Casualty.

Heavenrich, S. & Son; Great Eastern Cas. & Indem.

Hibbard, J. O., Chamber of Commerce; Travelers.

Higgins, S. W., 33 W. Congress St.; Hartford Steam Boiler.

Howard, F. P.; Fidelity & Casualty.

Huntley, Jas. H., 132 Shelby St.; National Acci.

Jaquith, M. P., 78 Farrar St.; Inter-State Casualty.

Josselyn, H. R., & Co. (*H. R. Josselyn*), 41 Home Bank Bldg.; (*State Ag't*) Ætna Life (*Acci. Dep't*).

Judson, W. A., 48 McGraw Bldg.; National Acci. Soc.

Knowlton, Harry, 33 W. Congress st.; (*Spec. Ag't and Insp.*) Hartford Steam Boiler.

Knowlton, W. H. H., 33 W. Congress St.; Hartford Steam Boiler.

McCreary, L. S., & Co., 53 McGraw Bldg.; (*State Agt's*) American Wheelmens Prot. Ass'n.

MACKLEM BROS., Hammond Bldg.; National Acci.

MARGAH, L. F. & CO., 105 Griswold St.; Metropolitan Plate Glass; Standard Acci.

Mather, H. N., Chamber of Commerce; (*Spec. Ag't*) Travelers.

Mead, W. H., Moffat Blk.; (*Sup't Railroad Dep't*) Standard Acci.

Miller, Sidney T., Bank Chambers; American Surety.

Montgomery, A., 234 Randolph St.; American Mut. Ben. Ass'n ; Preferred Acci.

Munson & Zimmerman, 64 Griswold St.; Travelers.

Murphy, G. H.; Fidelity & Casualty.

PARKER & MILLEN (*W. A. Eldridge & J. Ed. Dickinson, Mgrs.*); **15 Altwater St.; Union Casualty & Surety.**

Partridge, Geo. W., 1 Whitney Opera-House Blk.; Inter-State Casualty; Union Casualty.

PATTON, J. T., 51 Home Bank Bldg.; (*State Agent*) **Standard Acci.**

PELTIER, CHARLES F., 94 Griswold St.; Fidelity & Casualty; Travelers.

Penny, H. C., Jr., Moffat Blk.; (*Gen. Ag't*) National Surety.

Pratt, W. K., Chamber of Commerce; Mich. Mut. Prot. Ass'n.

Pyle, Ed. W., 323 Hammond Bldg.; (*Res. Mgr.*) Preferred Acci.

RAYMOND, CHARLES L., 143 Griswold St.; (*Resident Agent*) **Fidelity & Casualty.**

Agencies, Casualty, Detroit.

RUSSELL, CHARLES P., 44 State St.; (*Gen. Ag't*) **New England Mutual Acci.**

SAENGER, A. A., Valpey Blk.; N. J. Plate Glass.

Shirley, C. H., Chamber of Commerce; Travelers.

Smith, D. C., Chamber of Commerce; Mich. Mut. Prot. Ass'n.

Starkweather, C. C., Chamber of Commerce; Mich. Mut. Prot. Ass'n.

Stevens, F. J., 2 Moffat Blk.; (*Spec. Ag't*) London Guar. & Acci.; New Jersey Plate Glass.

Stevens, W. H., Chamber of Commerce; Travelers.

Taylor, G. M., 33 W. Congress St.; Hartford Steam Boiler.

THOMPSON, J. W., 808-10 Chamber of Commerce; (*State Ag't*) **Travelers.**

Van Tuyl, H. G., 31 Home Bank Bldg.; Standard Acci.

VERNOR BROS., 33 W. Congress St.; Travelers.

Whitaker, B., & Sons, Chamber of Commerce; Fidelity & Deposit, Md.; (*Gen. Ag'ts*) Guarantors.

Williams, S. C.; (*Gen. Ag't*) Continental Mas. Acci.

WORCESTER, IRA (*Ira & John Worcester*), **28 W. Congress St.;** (*State Ag't*) **United States Casualty.**

Young, W. H., 105 Griswold St.; Pacific Mut. L. & A.

DE WITT. Clinton Co. Pop., 300.

Stone, J. B.; Manhattan Life.

Webb, N. L.; Rockford.

DEXTER. Washtenaw Co. Pop., 371.

Barley, J. W.; Continental; Rockford.

Cook, M. S.; Detroit; Fire Ass'n; Grand Rapids; Hartford; Home; Michigan; N. B. & M.; Phœnix, Conn.

Honey, J. G.; Com'l Union; Fireman's Fund; Phenix, N. Y.

Newkirk, H. W.; Caledonian.

DIMONDALE. Eaton Co. Pop., 320.

Hull, T.; Hartford.

Sloan C.; National, Conn.

DOLLAR BAY. (U. P.) Houghton Co. Pop., 578.

Moore, Hugh; Phœnix Mutual Life.

DOUGLAS. Allegan Co. Pop., 535.

Woodworth, W. A.; Hartford.

DOWAGIAC. Cass Co. Pop., 3,523.

FIRE PROTECTION — Waterworks, direct system; source, artesian wells; 10 miles mains, 76 hydrants. 3 paid, 57 part paid men; 1 steamer, 1 chemical engine, 10 extinguishers, 1 H. & L. truck, 5,000 ft. hose; 12 alarm boxes.

Alleger, E. E.; Travelers.

Atwell, F. J.; Prus. National.

Becraft, B. O.; Germania; ——Lloyds Plate Glass.

Chauncy & Lee; Continental.

Farmers Mut. Fire Ins. Co.; Cyrus Tuthill, *Sec'y*.

Agencies, Dowagiac.

Gage, I. B.; Phœnix, Conn.

Lee, C. T.; Home.

Lyle, F. W.; Ætna; Detroit; Michigan; North America; Phenix, N. Y.; Phœnix, Conn.

Michael, H.; Cooper; Westchester.

Moon, A. M.; American Central; Concordia; German American; Hanover; Rockford; Inter-State Casualty.

Mutual City & Village Fire Ins. Co.; H. H. Porter, *Sec'y*.

Ross & Bond; Firemans Fund; Grand Rapids; L. & L. & G.; Orient.

Sweet, C. E.; Connecticut; German, F., Ill.; Hartford; N. W. National; N. B. & M.; Norwich Union; Royal.

Tyron, F.; Fire Ass'n.; Franklin; Girard; Pennsylvania; Security, Conn.

Wooster, J.; New York Und.; Western.

DOWNINGTON. Sanilac Co. Pop., 225.

Viets, F. S.; Ætna.

DRYDEN. Lapeer Co. Pop., 340.

Williams, T.; Ætna; Firemans Fund; Hartford; N. B. &. M.

DUNDEE. Monroe Co. Pop., 1,232.

Barnes, T. W.; Niagara.

Corbin, B. J.; Detroit; Hartford; Home; N. B. & M.

Covell, D. H.; National, Conn.

Dixon, J. J.; Phœnix, Conn.

Dixon, T.; Ætna.

Hendricks, B. W.; Cooper; German, F., Ill.

Hilton, James S.; Concordia; Grand Rapids; N. W. National.

Pulver, G. H.; Rockford.

Sweet, L. H.; Equitable Life.

Wilkerson, H. A.; N. W. National.

Wilkerson & Corbin; Continental.

DURAND. Shiawassee Co. Pop., 901.

Atherton, E. S.; Cooper; Fire Ass'n.; Firemans Fund; National, Conn.; Phila. Und.

Conn, F. N.; Connecticut; L. & L. & G.

Fitch, J. M.; Citizens Mut.; German, F., Ill.; Rockford.

Kellogg, A. J.; Com'l Union; Detroit; New York Und.; Orient.

O'Brien, J.; Travelers.

Putnam, W. H.; Ætna; Caledonian; Grand Rapids; Hartford.

EAGLE. Clinton Co. Pop., 137.

David, R. W.; Hartford.

EAST JORDAN. Charlevoix Co. Pop., 896.

Bush, S. A.; Connecticut; Prov. Wash.

Conn, G. G.; L. & L. & G.

Glenn, G. G.; Mil. Mechanics.

EAST TAWAS. Iosco Co. Pop., 2,348.

French & Sharpe; Fire Ass'n; L. & L. & G.; Niagara; Phœnix, Eng.

Agencies, East Tawas.

Oakes, B. F.; Ætna; American, Pa.; Caledonian; Com'l Union; Connecticut; Firemans Fund; Lancashire; London Assur.; National, Conn.; N. B. & M.; Norwich Union; Phenix, N. Y.; Prov. Wash.; Springfield; Western, Can.

Oakes & Sharpe; Hanover; Lon. & Lan.;——Fidelity & Casualty.

Sharpe, A. E.; Northern; Queen.

EATON RAPIDS. Eaton Co. Pop., 2,157.

FIRE PROTECTION—Waterworks, pumping to cisterns. 40 part paid men; 1 steamer, 1 H. & L. truck, 4 extinguishers; 2,000 ft. hose, bell alarm.

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Flynn, J. J.; Travelers.

Hamilton, H. H.; Michigan; Norwich Union.

Harris, E. S.; Detroit; Firemans Fund; Rockford.

Markham, C. A.; Security, Conn.

Neun, L. J.; German American; Springfield.

Osborn, A.; Grand Rapids.; Hartford; Home; L. & L. & G.; National, Conn.; North America; N. W. National; Phœnix, Conn.;——N. Y. Plate Glass.

Reynolds, T. L.; Com'l Union; Franklin; Phenix, N. Y.; Prussian National.

Stirling, W. F.; American, Pa.; Continental; Fire Ass'n; Germania; Orient; Westchester.

ECORSE. Wayne Co. Pop., 425.

Haskins, T. E.; National, Conn.

EDWARDSBURG. Cass Co. Pop., 450.

Reed, A. W.; Rockford.

Rinehart, W. A.; Travelers.

ELK RAPIDS. Antrim Co. Pop., 1,240.

Moore, F. B.; Com'l Union; Connecticut; Home; L. & L. & G.; Michigan; Phenix, N. Y.; Prov. Wash.; Royal.

ELKTON. Huron Co. Pop., ——.

Wales, H. C.; Ætna.

ELSIE. Clinton Co. Pop., 521.

Dunham, M. W.; Rockford.

Steadman, T. P.; Detroit; Firemans Fund.

EMMETT. St. Clair Co. Pop., 219.

Donahue, D.; Ætna.

EMPIRE. Leelanaw Co. Pop., 40.

Voice, E. A.; Michigan Mutual Life.

ERIE. Monroe Co. Pop., 400.

Lapoint, S. S.; Ætna.

ESCANABA. (U. P.) Delta Co. Pop., 8,124.

FIRE PROTECTION—Waterworks, direct system; pressure, 50 lbs.; 14 miles mains, 128 hydrants. 6 paid, 10 part paid men; 2 steamers, 2 hand, 4 chemical extinguishers, 1 H. & L. truck, 3,500 ft. hose; fire tug; 12 alarm boxes.

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Barr, H. A.; Travelers

Agencies, Escanaba (U. P.)

Brady, A.; National Protective Society.

Cooney, J. J.; National Life.

Merriam, F. J., & Co.; Caledonian; Continental; Com'l Union; Fire Ass'n.; Grand Rapids; London Assur.; National, Conn.; Niagara; Palatine; Pennsylvania; Phila. Und.; Phœnix, Eng.; Prussian National; Saginaw Val. F. & M.; Traders;——Employers Liability; Lloyds Plate Glass; N. Y. Plate Glass.

Northrup & Benton; Ætna; American, Mass.; American, Pa.; British America; Connecticut; Concordia; Cooper; German American; Germania; Greenwich; Hamburg-Bremen; Hanover; Hartford; Home; Imperial; Lancashire; Lon. & Lan.; L. & L. & G ; Mil. Mechanics; North America; N. B. & M.; Northern; N. W. National; Norwich Union; Phenix, N. Y.; Prov. Wash.; Queen; Royal; Rockford: Security, Conn.; Springfield; St. Paul; Western; Westchester;——New York Life;——Fidelity & Casualty.

EUREKA. Clinton Co. Pop., 252.

Eagle, I. N.; Hartford.

EVART. Osceola Co. Pop., 1,317.

Dexter, S. F. & Son; Com'l Union; Continental; Home; L. & L. & G.; Manchester; Niagara; North America; Pennsylvania; Traders.

Lewis, W. A.; Caledonian; Michigan; Queen.

Ruby, A. J.; Travelers.

Sayles, J.; German American.

FAIRGROVE. Tuscola Co. Pop., 384.

Stannard, S.; Ætna; Manchester; N. B. & M.

FARMINGTON. Oakland Co, Pop., 348.

Warner, P. D.; Detroit; Home;——Michigan Mutual Life.

FARWELL. Clare Co. Pop., 568.

Downs, G.; New York Life.

FENNVILLE. Allegan Co. Pop., 390.

Wade, Theodore; Ætna; Grand Rapids; Hartford; Home; L. & L. & G.

FENTON. Genessee Co. Pop., 2,387.

FIRE PROTECTION—Waterworks, direct system; pressure, 65 lbs.; 50 hydrants, 8 miles mains. 15 part paid men; 1 steamer, 1 H. & L. truck, 6 extinguishers, 2,500 ft. hose; value equipment, $3,000.

Barbour, G. W.; North America.

Fackelton, D. S.; Cinti. Und.; Cooper; Farmers, Pa.; New Hampshire.

Gordon, Ida G.; British America; N. W. National.

Horton, D.; Firemans Fund.

Latourette, H. B.; Concordia; Rockford; Security.

Millard, W. W.; Continental; Germania.

Scott, W. E.; Detroit.

Tinker, C.; Citizens Mut.; Glens Falls.

Turner, C. L.; Hartford; Home; Phœnix, Conn.; Royal.

Wilmot, G. W.; Ætna; Orient; Phœnix, Eng.; Rockford; Security, Conn.

Agencies.

FITCHBURG. Ingham Co. Pop., 112.

Havens, F. W.; National, Conn.

FLAT ROCK. Wayne Co. Pop., 377.

Farmers Mut. Fire Ins. Co.; H. L. Stoflet, *Sec'y.*

Garretson, F.; Detroit.

Hitchcock, C. C.; Home.

Littlefield, W. B.; Ætna.

Parker, H. O.; New York Life.

FLINT. Genessee Co. Pop., 9,803.

FIRE PROTECTION—Waterworks, direct system, pressure, 60 lbs; 17 miles mains, 121 hydrants. 5 paid, 7 part paid men; 2 steamers, 1 H & L. truck, 2 extinguishers, 4,000 ft. hose; 26 alarm boxes; value equipment, $16.000.

Algoe, John, First Nat'l Bk. Bldg.; Buffalo German; Cinti. Und.; Concordia; Cooper; Merchants Mut.; Reliance.

Barker, F. B.; American Central.

Brown, C. S.; Michigan Mutual Life.

Campbell, Mrs. C. L.; New York Life.

Carrier, Wm. M., First Nat'l Bk. Bldg.; Orient.

Denham, G. L., 124 First St.; Connecticut; Detroit; Fire Ass'n; Franklin; Hartford; Home; Lon. & Lan.; Niagara; Prov. Wash.

Dewar, N., 13 N. Saginaw St.; (*Ass't Sup't*) Metropolitan Life.

Eddy, Jerome, Eddy Blk.; Caledonian; Citizens, Pa.; Manchester.

Post, Garwood; Prudential Life (*Ordinary*).

Genessee Co. Farmers Mut. Fire Ins. Co.; Homer A. Day, *Sec'y.*

George, T. J.; Citizens Com'l Bk. Bldg.; National, Conn.;——New Eng. Mut. Acci.; Mich. Mut. Protective Ass'n.

Hall, E. H., 314 S. Saginaw St.; Home Life.

HENDERSON, LESTER H., First Nat'l Bk. Bldg.; Ætna; Agricultural; Delaware; Mechanics, Pa.; New York Und.; Pacific; Pennsylvania; Phila. Und.;——New Eng. Mut. Acci.; Preferred Acci.; N. J. Plate Glass.

Hovey, C. M.; Firemans Fund;——Standard Acci.

Horton, A. R., 314 S. Saginaw St.; (*Spec. Ag't*) Travelers.

Hyatt, M. T., First Nat'l Bk. Bldg.; American, Pa.; Associated Und.; German American; N. B. & M.; Northern; Phœnix, Conn.; Queen; Royal; Western; W'msburg City;——Fidelity & Casualty.

McAlester, Chas. E.; Palatine.

Newell, Geo. E., 314 S. Saginaw St.; Continental; Citizens Mut.; Grand Rapids; Imperial; Lancashire; London Assur.; New Hampshire; Norwood; Manchester; Phœnix, Conn.; Phœnix, Eng.; Rochester German; Rockford; Security, Conn.; Westchester;——Michigan Mut. Life; Hartford L. & A.;——Employers Liab.; Inter-State Casualty; N. Y. Plate Glass.

Paterson, J. I., Third and Saginaw Sts.; Caledonian; Girard; Greenwich; Hanover; L. & L. & G.; Manchester; North-

Agencies, Flint.

ern; Saginaw Val. F. & M.;——Ætna Life; Canada Life;——Hfd. Steam Boiler; London Guar. & Acci.; Met. Plate Glass.

Robinson, F.; Travelers.

Townsend, J. H.; First Nat'l Bk. Bldg.; Springfield.

Van Vleet, Jas., & Son (*Jas. & Jared Van Vleet*). Bryant House Blk.; Merchants, N. J.; Mil. Mechanics; N. W. National; Prussian National;——Mer. & Trav. Acci.; Preferred Acci.

Walters, J. A.; Firemans Fund.

Watkins, Chas. H., Eddy Blk.; U. S. Ben. Soc.; Preferred Acci.

Willett, F. E., Eddy Blk.; Com'l Union; Germania; Glens Falls; German, F., Ill.; Michigan; National, Conn.; New York Und.; Norwich Union; North America; Phenix, N. Y.; Rhode Island Und.; St. Paul; Sun; —— Lloyds Plate Glass; Met. Plate Glass.

Willison, L. G., First Nat. Bk. Bldg.; British America;——Northwestern Mut. Life.

FLUSHING. Genessee Co. Pop., 1,020.

Bendle, A. J.; Fire Ass'n.; Phila. Und.

Hough, W. E.; N. B. & M.

Partridge, Sarah L.; Concordia; Manchester; Rockford.

Perkins, F. D.; Travelers.

Sayre, I. T.; Citizens Mut.; Connecticut; Com'l Union; Cooper; Firemans Fund; German, F., Ill.; Grand Rapids; Home; Michigan; National, Conn.; Phenix, N. Y.; Royal.

Turner, B.; Hartford; Lancashire, L. & L. & G.; Niagara.

FOSTORIA. Tuscola Co. Pop., 500.

Ingersoll, J. L.; Ætna.

FOWLER. Clinton Co. Pop., 389.

Baldwin, L. W.; Hartford.

Patterson, J. G.; Firemans Fund.

Schnaft, J. F.; Phenix, N. Y.

FOWLERVILLE. Livingston Co. Pop., 970.

Abbott, S. S.; N. B. & M.

Desendorf, B.; Hartford; L. & L. & G.; Michigan; Phœnix, Conn.; Rockford.

Ellsworth, J. C.; Fire Ass'n; Firemans Fund; German American; Grand Rapids; Home; National, Conn.; Niagara; North America; Pennsylvania; Phila. Und.

Gale, W. B.; Detroit.

Newman, G. H.; Ætna.

FRANKFORT. Benzie Co. Pop., 1,257.

CHANDLER, E. R.; Ætna; American, Pa.; Caledonian; Concordia; German, F., Ill.; Grand Rapids; Granite State; Hanover; Lon. & Lan.; Mil. Mechanics; Niagara; N. B. & M.; Northern; Orient; Phœnix, Eng.; Queen; Royal; United States; Westchester; Western;——Fidelity & Casualty.

Parker, N. A.; Home; National, Conn.; North America.

Robinson, G. R.; Com'l Union.

Agencies.

FREEPORT, Barry Co. Pop., 387.

Godfrey, J. W.; Grand Rapids; German, F., Ill.; National, Conn.; Niagara.

Pardee, W. H.; N. B. & M.

Sullivan, T.; Ætna; Manchester; Rockford.

FRASER. Macomb Co. Pop., 127.

Marshall, D.; Detroit.

FREMONT. Newaygo Co. Pop., 1,274.

Patrons Mut. Fire Ins. Co.; A. O. White, *Sec'y*,

WHITE, A. O.; Ætna; American, Pa.; Com'l Union; Detroit; Fireman's Fund; Fire Ass'n; Grand Rapids; Home; Michigan; Saginaw Val. F. & M.; Traders.

FULTON. Kalamazoo Co. Pop., 165.

Esselburn, J. J.; Hartford.

GAGETOWN. Tuscola Co. Pop., 320.

Brown, R. S.; Ætna.

Purdy, P. C., & Son; Manchester.

GAINES. (Mail, Gaines Station.) Genessee Co.

Cozadd, W. B.; Ætna.

Stewart, W.; Hartford.

GALESBURG. Kalamazoo Co. Pop., 637.

Cogswell, A. W.; Detroit; Fire Ass'n.; Hartford; Home; Phœnix, Conn.; Rockford; Royal.

Potts, P. A.; Ætna.

GALIEN. Berrien Co. Pop., 473.

Blakeslee, G. A., & Co.; Ætna; N. B. & M.

White, J. D.; National, Conn.

GANGES. Allegan Co. Pop., 87.

Gibson, I. C.; Union Mutual Life.

GAYLORD. Otsego Co. Pop., 912.

Caister, Reuben; New York Life.

Cooper, W. H. H.; Caledonian; German, F., Ill.; Phœnix, Conn.; Queen.

Crane, A. A.; N. B. & M.

Marshall, A. D.; Home.

Phelps, O. A.; Com'l Union; Firemans Fund; North America; Niagara; Northern.

Qua, George F.; Standard Acci.

GILBERT. Wexford Co. Pop., 30.

Swedish Farmers Mutual Fire Ins. Co.; Jones Carlson, *Sec'y*.

GLADSTONE. (U. P.) Delta Co. Pop., 2,130.

Gayner & Donovan; Scottish Union.

Merriam, Moore & Co.; Com'l Union; Phœnix, Eng.

Peterson, A.; Northwestern Life Ass'n.

White, E. V.; Firemans Fund; Phœnix, Eng.

GLADWIN. Gladwin Co. Pop., 882.

Lee, C. H.; Firemans Fund; Mil. Mechanics; Phœnix, Eng.; Queen; Springfield.

Agencies.

GOBLES. (Mail, Gobleville.) Van Buren Co.

Myers, G. W.; Hartford.

GOBLEVILLE. Van Buren Co. Pop., 595.

Chase, Albert B.; Grand Rapids; Rockford; Security, Conn.

GOODRICH. Genessee Co. Pop., 220.

Scandinavian Farmers Mutual Fire Ins. Co.; C. J. Nielson, *Sec'y.*

Wood, T. P.; Hartford;——Michigan Mutual Life.

GOULD CITY. Mackinac Co. Pop., 28.

Grignon, A. D.; Northwestern Life Ass'n.

GRAND BLANC. Genessee Co. Pop., 286.

Davis, A. W.; Ætna; Hartford.

GRAND HAVEN. Ottawa Co. Pop., 5,287.

FIRE PROTECTION—Waterworks, direct system; pressure, 40 lbs; 7 miles mains, 60 hydrants, 15 part paid, 15 volunteer men; 1 steamer, 1 H. & L. truck, 4,000 ft. hose; tel. alarm.

Cummings, E. P.; Michigan Mutual Life.

DANHOF, J. J., Jr., Akeley Blk.; British America; Com'l Union; Hamburg-Bremen; Hanover; Lancashire; New York Und.; Northern; Orient; Phœnix, Eng.; Saginaw Valley; —— Travelers.

Davis, J. R.; Inter-State Casualty.

Duram, Geo. M.; Peninsular Mutual Fire.

Kirby, J. O'Brien; Connecticut; Grand Rapids; Michigan; Phenix, N. Y.; Prov. Wash.; —— Travelers.

Pfaff, John A.; American, Pa.; Continental; Detroit; Fire Ass'n.; Hartford; Home; New York Und.; North America; Phila. Und.; Springfield; St. Paul; Traders; —— Northwestern Mutual Life; —— Standard Acci.

SANFORD, GEORGE D.; Ætna; Concordia; German, F., Ill.; Imperial; London Assur.; N. B. & M.; Sun; Western Underwriters;——Ætna Life.

Thompson, Andrew; Equitable Life, N. Y.

Wright, Silas; Preferred Bankers Life.

GRAND LEDGE. Eaton Co. Pop., 2,218.

Berry, G. W.; Detroit; Fire Ass'n; Firemans Fund; German, F., Ill.; Germania; Hartford; Home; Phœnix, Conn.;—— New York Plate Glass.

Bigelow, H. L.; Michigan; Phenix, N. Y.; Phœnix, Conn.

Clarke, C. P.; Continental; Hanover; Hartford; L. & L. & G.; N. B. & M.; Orient; Phœnix, Conn.; Rockford;——Inter-State Casualty; Lloyds Plate Glass.

Doherty, Mrs. M. E.; National; N. W. National.

Du Puy, F. W.; Niagara; Northern; North America.

Russell, Amos E.; American Central; Concordia.

Agencies.

GRAND RAPIDS. Kent Co. Pop., 79,424.

FIRE PROTECTION — Waterworks, standpipe and reservoir system; pressure, 30 to 75 lbs; 1,060 hydrants, 114 miles mains. 82 paid, 24 part paid men; 6 steamers, 2 chemical engines, 10 extinguishers; 3 trucks, 2 H. & L., 1 aerial; 15,000 ft. hose; Gamewell alarm, 110 boxes.

FIRE UNDERWRITERS CLUB OF GRAND RAPIDS; E. E. Winsor, President; R. B. Loomis, Vice President; Chas. L. Grinnell, Secretary; Ben. S. Meyers, Treasurer. Regular meetings last Tuesday in each month.

MICHIGAN INSPECTION BUREAU (Third District), Michigan Trust Building; B. D. West, Deputy Inspector.

LOCAL COMPANIES.

Citizens Mutual Fire Ins. Co.; D. W. Colburn, *Sec'y.*

GRAND RAPIDS FIRE INSURANCE COMPANY, Old Houseman Blk.; C. W. Champlin, *Pres.;* W. Fred McBain, *Sec'y.*

Grand Rapids Mutual Life Ins. Co., 88 Monroe St.; Reuben Hatch, *Pres.;* Frank T. Newton, *Mgr.*

Masonic Life Ass'n, Porter Blk.; Albert Dodge, *Sec'y;* J. M. Fay, *Sup't of Ag'ts.*

Michigan Home & Hospital Ass'n, 23 Fountain St.; C. E. Perkins, *Pres.;* C. B. Hooker, *Sec'y;* R. E. Henry, *Gen. Mgr.*

AGENCIES.

Fire.

Bishop, L. K. & Co. (*L. K. Bishop, M. C. De Jager*), 70 Pearl St.; Ætna; Franklin; Hartford; Home; Lancashire; North America.

BODWELL & FRANKLIN (*J. E. Bodwell, L. A. Franklin*), **Porter Blk.; Citizens, Mo.; German, Pa.; Milwaukee Mechanics; Reading; Rockford; Security.**

Brown, C. M., 74 Monroe St.; Peninsular Mutual Fire.

Calkins, C. W., 75 Monroe St.; Citizens, Pa.; Girard.

CROSBY, J. S. & CO. (*Jas. S. & James M. Crosby, Benj. C. Robinson*), **90 Ottawa St.; British America; Com'l Union; Lion; North America; Orient; Phila. Und.; Phœnix, Conn.; Phœnix, Eng.; Prussian National; Scottish Union.**

Davidson, A. J., 499 S. Division St.; Firemans Fund; Pennsylvania.

Decker & Slaght (*Peter W. Decker, Arthur T. Slaght*), 74 Monroe St.; Concordia.

Dosker, Herman N., 26 Canal St.; Agricultural; American, N. J.; Citizens, Pa.; Firemens, N. J.; Grand Rapids; Mechanics; New Hampshire.

EISENHARDT, JACOB, Norris Bldg.; Concordia; Cooper; Grand Rapids; Prussian National.

Fitzgerald & Frankford (*G. Fitzgerald, I. Frankford*), 50 W. Bridge St.; Caledonian; Capital; L. & L. & G.

Gallup, Jas., 103 Ottawa St.; Firemens, N. J.; Phœnix, Conn.; Royal; Traders.

Agencies, Fire, Grand Rapids.

Grinnell, H. & Son (*Henry & Charles L.*), 1 Canal St.; Caledonian; Girard; Hanover; L. & L. & G.; National; Palatine; Phœnix, Conn.

Heath, L. W., 923 Mich. Trust Bldg.; Ætna; Germania; Granite State; Greenwich; Mil. Mechanics; New Hampshire; N. W. National; Norwich Union; United States; Westchester; Western, Can.

Holden, E. G. D., & Son (*Charles Holden*), 75 Monroe St.; British America; Buffalo German; Farmers; Lancashire; Mil. Mechanics; New York Und.; Pennsylvania; State of Pa.; Sun.

Lathrop, Freeman, 74 Monroe St.; Asso. Und.; Cinti. Und.

Loettgert, Fred, & Co. (*F. Loettgert, F. Dunnebacke*), 157 Ottawa St.; Com'l Union; Germania; New York Und.; Niagara.

Lombard & Marvin (*F. P. Lombard & E. L. Marvin*), 467 Wonderly Bldg.; Delaware.

Loomis, R. B., & Co. (*R. B. & W. H. Loomis*), 25 Canal St.; Agricultural; American, Mass.; Girard; Grand Rapids; Pacific; Roch. German; Rockford; Security; Spring Garden; Union, Pa.

McBAIN, W. FRED., Old Houseman Blk.; American, N. J.; Citizens, N. Y.; Connecticut; German American; German, F., Ill.; (*Sec'y*) Grand Rapids: Hartford; Michigan; New Hampshire; Niagara; N. B. & M.; Providence Wash.; Saginaw Valley F. & M.; Union, Eng.

Melis, M. R., 74 Monroe St.; American, Mass.; Continental; Glens Falls; Mercantile, Mass.; Pennsylvania; Teutonia, La.

Naysmith, Jay D., 26 Canal St.; Cinti. Und.; Commerce.

PERKINS & BOER (*Charles H. Perkins, John L. Boer*), **425 Michigan Trust Bldg.; Fire Ass'n.; Lion; Manchester; North German; Pacific; Scottish Union; St. Paul; Transatlantic.**

Pfaff & Winsor (*John A. Pfaff, Eugene E. Winsor*), Michigan Trust Bldg.; Fire Ass'n; Hamburg-Bremen; Phœnix, Eng.; Queen; Royal; St. Paul; Traders; United Firemens.

Provin, L. S., 6 Lovett's Blk.; Broadway; Citizens, Mo.; Concordia; Eagle; W'msburg City.

Rathbun & Meyers (*Chas. P. Rathbun, Benj. N. Meyers*), Mich. Trust Bldg.; American Central; Connecticut; Continental; Hartford; New York Und.; Norwood; Pennsylvania; Queen; Springfield; Western Und.

Roelofs, Geo., 27 Canal St.; Atlas; Firemans Fund; Northern; Orient; Phenix, N. Y.; Royal.

Scott & Winchester (*Carrie A. Scott, Chas. H. Winchester*), 611 Mich. Trust Bldg.; Manchester; Norwich U.; Phœnix, Eng.

Scribner Bros. (*S. R., C. H. & N. B. Scribner*), 67 Lyon St.; Grand Rapids.

Shickell, P. C., & Co. (*P. C. & Annie A. Shickell*), 24 Canal St.; Connecticut; Firemans Fund; Glens Falls; Mercantile; N. B. & M.; Rhode Island Und.

Shaw, W. A.; Citizens Mut.

Shinkman, J. C., 22 Canal St.; Continental; Sun; Teutonia, O.

SPOONER & HALL (*J. W. Spooner, George A. Hall*), **Powers Opera-House Blk.; Glens Falls; London Assur.; Reliance.**

Agencies, Fire, Grand Rapids.

Stevenson, W. H.; Protective Fire Ass'n.

Tuttle Bros. (*S. Emery & Walter G. Tuttle*), 103 Ottawa St.; German American; Merchants.

Van Leeuwen, Wm. H., 46 Canal St.; Man. & Mer. Pa.; Prussian Nat.; Rochester German; Rockford; Security.

Voorheis, Mrs. P. O., 841 Mich. Trust Bldg.; Detroit; London Assur.; Michigan.

Wanty, G. P.; New York Fire.

Watkins, C. W. & Co. (*C. W. Watkins, A. Benjamin, Jr.*), 323 Mich. Trust Bldg.; American, Pa.; Imperial; L. & L. & G.; Lon. & Lan.; New York Und.; Northern; Phenix, N. Y.; Scottish Union; Sun.

Widdicomb, John; Protection Mutual.

Life.

Barnhardt, Irving W., 308-10 Mich. Trust Bldg.; Northwestern Mut. Life.

Behl, Fred., 821 Mich. Trust Bldg.; Cov. Mutual Life.

Benjamin, F. C., Widdicomb Blk.; (*Dis't Mgr.*) Penn Mutual.

Bennett, A. H., 308-10 Widdicomb Blk.; Northwestern Mut.

BODWELL & FRANKLIN, Porter Blk.; American Union Life.

Bohn, Miss Mary H., Widdicomb Blk.; Penn Mutual Life.

Bowen, Lincoln, Widdicomb Blk.; Pacific Mutual.

Brewer, A. R.; Manhattan Life.

Brooks, E. J.; Mutual Benefit Life.

Cameron, J. S., Widdicomb Blk.; Sun Life, Can.

Candee, H. S.; Y. M. C. A. Bldg.; (*Cashier*) New York Life.

Carling, H. F., Gilbert Blk.; (*Ass't Sup't*) Prudential.

Carrier, A. B., 639 Mich. Trust Bldg.; Equitable Life; (*Gen. Ag't*) Nat. Mut. Life.

Cheney, Henry, Michigan Trust Bldg.; Mutual Life, N. Y.

Child, P. M.; Michigan Mutual Life.

Clark, G. B., 88 Monroe St.; Hartford L. & A.

Cole, David E., 308-10 Widdicomb Blk.; Northwestern Mutual.

Drake, Dwight, Michigan Trust Bldg.; Mutual Life, N. Y.

Elliott, A. J., 98 Monroe St.; Hartford L. & A.; United States.

Fairfield, E. D., 308-10 Widdicomb Blk.; Northwestern Mutual.

Ferris, F. W., Widdicomb Blk.; Sun Life, Can.

Fox, P. V., Old Houseman Blk.; (*Gen. Ag't*) Prov't Savings.

Freeman, H. E., 423 Mich. Trust Bldg.; (*Gen. Ag't W. Mich.*) Mass. Mutual Life.

Gay, J. R., Y. M. C. A. Bldg.; (*City Ag't*) New York Life.

Geldhof, P. A., 646 E. Fulton St.; Phœnix Mutual Life.

Greenup, George M., New Houseman Blk.; (*Sup't*) Metropolitan Life.

Hatheway, R. C., Powers Blk.; United States Life.

Heath, L. W., 923 Mich. Trust Bldg.; Mich. Mut. Life.

Herron, J. J.; (*Mgr.*) Mutual Reserve Fund.

Agencies, Life, Grand Rapids.

Hess, Lloyd B.; Equitable Life, N. Y.

Johnston, J. R.; Widdicomb Blk.; (*Dist. Mgr.*) Sun Life, Can.

Joss, William, New Houseman Blk.; (*Ass't Sup't*) Metropolitan Life.

Kelsey, Charles H., Widdicomb Blk.; (*State Ag't*) Pacific Mut. Life.

Kimes, Byron C., Chamber of Commerce; Prov't L & T.

Knowlton, J. B., Gilbert Blk.; (*Ass't Sup't*) Prudential.

Kronemeyer, Albert, Mich. Trust Bldg.; Mutual Life, N. Y.

Langley, Walter, Widdicomb Blk.; Union Mutual.

Lucia, J. W., 413 Mich. Trust Bldg.; (*Spec. Ag't*) Iowa Life.

Marshall, Michael W., 275 Cherry St.; (*State Special*) Phœnix Mutual Life.

Millar, D., Gilbert Blk.; (*Ass't Sup't*) Prudential.

Moore, LeRoy, Widdicomb Blk.; (*Dist. Mgr.*) Mutual Life.

Morse, K. F., 92 Barclay St.; (*Gen. Ag't*) New York Life.

Moss, G. F., New Houseman Blk.; (*Ass't Sup't*) Metropolitan.

Mumford, W. B., Y. M. C. A. Bldg.; (*Mgr.*) New York Life.

NEWELL, GEORGE H., 308-10 Widdicomb Blk.; (*General Agent*) **Northwestern Mutual Life.**

Newton, F. D., 88 Monroe St.; (*Mgr.*) Grand Rapids Mut. Life.

Oliver, John J., Widdicomb Blk.; (*Ass't Sup't of Agencies*) Union Central Life.

Osborn, H. S., New Houseman Blk.; (*Ass't Sup't*) Metropolitan.

Painter, S., Gilbert Blk.; (*Sup't*) Prudential.

Parsons, George F., Widdicomb Blk.; (*Mgr.*) Fidelity Mut. Life.

Patterson, Nelson, Y. M. C. A. Bldg.; (*Spec. Ag't*) Michigan Mutual Life; New York Life.

Perkins, Chas. H., Y. M. C. A. Bldg.; New York Life.

PERKINS & BOER, 425 Mich. Trust Bldg.; Mutual Benefit Life.

Pfaff & Winsor, Mich. Trust Bldg.; Michigan Mutual Life.

Post, Joseph, 74 Monroe St.; (*Dist. Mgr.*) State Mutual Life.

PRESCOTT, GEORGE L., Michigan Trust Bldg.; (*Mgr. W. Mich.*) **The Mutual Life Ins. Co. of N. Y.**

Provin, L. S., Lovett's Blk.; (*Col.*) Michigan Mutual Life.

Quintus, J., 18 S. Prospect St.; John Hancock Mutual Life.

Rathbun & Meyers, Mich. Trust Bldg.; Conn. Mutual Life.

Reynolds, C. W.; Home Security Life.

Reynolds, M. J., Mich. Trust Bldg.; Mutual Life, N. Y.

ROSENBERG, SAM. C., 411-13 Michigan Trust Bldg.; (*Gen. Ag't Western Michigan*) **Iowa Life.**

Slingerlend, J. H., Widdicomb Blk.; Union Mutual Life.

SPOONER & HALL (*J. W. Spooner, George A. Hall*), **Powers Opera-House Blk.;** (*General Ag'ts Western Mich.*) **Massachusetts Benefit Life.**

STEBBINS, ANDREW J., 75 Lyon St. (*Gen. Ag't Western Mich.*) **Equitable Life, Ia.**

Taylor, Thos., Widdicomb Blk.; Union Mutual Life.

Agencies, Life, Grand Rapids.

Thayer, Fred. W. S., 319 Widdicomb Blk.; (*Mgr.*) Union Mut.

Tidball, Frank; (*Mgr.*) N. W. Mas. Aid.

Tomlinson, M. E., 132 N. College St.; Phœnix Mutual Life.

Towne, A. B., Jr., 319 Widdicomb Blk.; Union Mutual Life.

Tuxbury, C. F., Y. M. C. A. Bldg.; New York Life.

Underhill, C. Frederick, 639 Mich. Trust Bldg.; (*Mgr.*) National Mutual Life, Minn.

Voorheis, Mrs. P. O., 841 Mich. Trust Bldg.; Mutual Reserve Fund.

Wallize, S. H., Widdicomb Blk.; (*City Ag't*) Pacific Mutual.

Ward, H. Z., 443 Mich. Trust Bldg.; (*Gen. Ag't*) Michigan Mut.

WEGNER, F. A., 219 Mich. Trust Bldg.; (*Mgr.*) American Union Life.

Wilson, John N., Widdicomb Blk.; (*Gen. Ag't*) Union Central.

Winsor, E. E., Michigan Trust Bldg.; Michigan Mutual Life.

YATES, W. E., 821 Michigan Trust Bldg.; (*State Manager*) Covenant Mutual Life Ass'n.

Casualty.

Bennett, A. H., 308 Widdicomb Blk.. Standard Acci.

Bowen, Lincoln, Widdicomb Blk.; Pacific Mut. Life & Acci.

Brechting, John, 79 Wonderly Bldg.; United States Casualty.

CROSBY, J. S., & CO., 90 Ottawa St.; Guarantee Co. of N. A.; Travelers.

Dayton, R. C., 229 Cherry St.; Mer. & Trav. Acci.

Dockry, W. E., 541 Mich. Trust Bldg.; (*State Ag't*) Atlas Acci.

Flaherty, Jas. T.; Standard Acci.

Fox, P. V., Old Houseman Blk.; Standard Acci.

Freeman, W. R., 373 Crescent Ave.; Travelers.

Gay, J. R., Y. M. C. A. Bldg.; Inter-State Casualty.

Grinnell, H. & Son, 1 Canal St.; Employers Liability, Eng.; Lloyds Plate Glass; New York Plate Glass.

Hawkins, J. S.; Travelers.

Heath, L. W., 923 Mich. Trust Bldg.; Metropolitan Plate Glass; N. J. Plate Glass; Standard Acci.

Hess, L. B.; Inter-State Casualty.

Holden, E. G. D., & Son, 75 Monroe St.; Lloyds Plate Glass; Travelers.

Hury, Chas. W., Mich. Tr. Bldg.; (*Dist. Mgr.*) Preferred Acci.

Jewell, H. D.; American Surety.

Lucia, I. W., 413 Mich. Trust Bldg.; Inter-State Casualty.

Patterson, Nelson, Y. M. C. A. Bldg.; Standard Acci.

PERKINS & BOER, 425 Mich. Trust Bldg.; Standard Acci.

Post, Joseph, 74 Monroe St.; Mer. & Trav. Acci.

STEBBINS, ANDREW J., 75 Lyon St.; Mer. & Trav. Acci.

Agencies, Casualty, Grand Rapids.

Stewart, W. W.; Travelers.

Tanner, Albert; (*Gen. Ag't*) Amer. Mut. Acci., Wis.

Wallize, S. H., Widdicomb Blk.; Pacific Mut. L. & A.

Ward, H. Z., Mich. Trust Bldg.; Inter-State Casualty.

Watkins, C. W., & Co., 323 Mich. Trust Bldg.; American Surety; Travelers.

GRASS LAKE. Jackson Co. Pop., 647.

Cooper, Edward L.; Grand Rapids; Hartford; Rockford.

Eastern Jackson Famers Mutual Fire Ins. Co.; J. B. Caldwell, *Sec'y.*

Ford, H. H.; Detroit.

Hobart, H. M.; Ætna.

Shaler, W. F.; Fire Ass'n; Home.

Spinning, C. M.; North America; Phenix, N. Y.; Phœnix, Conn.

GRAYLING. Crawford Co. Pop., 744.

Alexander, G. L.; American, Pa.; Caledonian; Com'l Union; Conn.; Firemans Fund; German, F., Ill.; Lancashire; L. & L. & G.; London Assur.: National, Conn.; N. B. & M.; Norwich Union; Palatine; Phenix, N. Y.; Prov. Wash.; Queen; Scottish Union; Springfield.

Benkelman, W. F.; New York Life.

Wright, Jas. K.; Lon. & Lan.; Mil. Mechanics; Northern; Phœnix, Eng.

GREGORY. Livingston Co. Pop., 125.

Kuhn, E. A.; Ætna; Rockford.

GREENVILLE. Montcalm Co. Pop., 3,113.

FIRE PROTECTION—Waterworks, direct system, pressure 85 lbs.; 52 hydrants, 7 miles mains. 1 paid, 10 part paid men; 1 H. & L. truck, 1,750 ft. hose; bell alarm.

Crane, W. M.; Glens Falls; Hanover; Pennsylvania.

Crittenden, J. L.; Concordia; Detroit; Fire Ass'n; Phila. Und.

Fuller, J. M. & Son (*J. M. & C. S. Fuller*); Franklin; German American; Hamburg-Bremen; L. & L. & G.; Phœnix, Conn.; Queen; Sun;——Met. Plate Glass; Standard Acci.

Gracey, J.; German, F., Ill.; Girard; N. W. National; Norwich Union; Royal; United States;——Inter-State Casualty.

Jones & Stevens; Fire Ass'n; Hartford.

Kemp, E. A.; Com'l Union; Continental; Connecticut; Farmers, Pa.; Germania; Grand Rapids; Home; Lon. & Lan.; Michigan; National, Conn.; New York Und.; Niagara; N. B. & M.; North German; Orient; Phenix, N. Y.; Phœnix, Eng.; Rochester German; Springfield; Transatlantic; Westchester;——Mut. Ben. Life;——Fidelity & Casualty.

Kemp, O. C. & Co.; Traders.

Middleton, E., & Son; Michigan Mut. Life.

HADLEY. Lapeer Co. Pop., 277.

Hemingway, J. H.; Ætna; Detroit; Hartford.

HAMILTON. Allegan Co. Pop., 204.

Siple, C. P.; Phœnix, Conn.

Agencies.

HANCOCK. (U. P.) Houghton Co. Pop., 1,662.

FIRE PROTECTION—Waterworks, direct system, pressure 95 lbs; 36 hydrants, 4½ miles mains. 23 part paid men; 1 steamer, 1 H. & L. truck, 2,500 ft. hose.

Dunstan, T. B.; Phœnix, Conn.; Royal; Westchester.

Erickson, John, Phœnix Mut. Life;——Standard Acci.

Finch, W. W.; Travelers.

McDonnell, S.; Home; Life;——Inter-State Casualty.

Mitchell, J. N., & Co.; Granite State; United States; Western, Can.

Truscott, I. J.; Union Casualty.

Wagner, P. J.; New York Life.

Wright & Stringer (*E. L. Wright, C. A. Stringer*); Caledonian; Com'l Union; Continental; Concordia; Delaware; Detroit; German, F., Ill.; Greenwich; Hartford; Lion; London Assur.; Merchants; Michigan; Mil. Mechanics; N. W. National; Phœnix, Eng.; Prussian National; Reading; St. Paul; Scottish Union; Traders: Union, Pa.;——(*Copper Dist. Ag'ts*) Northwestern Mut. Life; (*Dist. Ag'ts*) Pacific Mut. Life; (*Dist. Ag'ts*) Fidelity & Casualty; (*Dist. Ag'ts*) Fidelity & Deposit; Hfd. Steam Boiler.

HANOVER. Jackson Co. Pop., 413.

Allen, I. T.; N. B. & M.

Ford, C. A.; Home.

Hamblin, E. L.; Travelers.

Hoyt, F. E.; (*Spec. Ag't*) Equitable Life, N. Y.

Latham, N. W.; Mich. Mut. Life.

Smith, L. B.; Hartford.

HAMBURG. Livingston Co. Pop., 168.

Royce, Burton; Detroit.

HARBOR SPRINGS. Emmet Co. Pop., 923.

Deuel, A. L.; Hanover; L. & L. & G.

Erwin, M. J., & Co.; Caledonian.

Farmers Mut. Fire Ins. Co.; Jas. M. Davis, *Sec'y.*

Foster & Burke; Norwich Union.

HARRISVILLE, Alcona Co. Pop., 466.

Colwell, H F.; Michigan Mut. Life.

Conklin, C.; Firemans Fund.

Farmers Mut. Fire Ins. Co.; H. C. Kibbee, *Sec'y.*

Gillam, G. E.; Ætna.

HART. Oceana Co. Pop., 992.

Hanson & Hanson ((*J. D. S. & W. S. Hanson*); Ætna; Continental; Connecticut; Detroit; Grand Rapids; Hamburg-Bremen; Lancashire; North America; Phila. Und.; Queen; Royal; Sun; Western, Can.

Richmond & Sayles; Com'l Union; Fire Ass'n; Firemans Fund; Home; L. & L. & G.; Michigan; Niagara; N. B. & M.; Northern; Phenix, N. Y.; Phœnix, Conn.

Sayles, Wm. N.; Prov. Wash.

Agencies.

HARTFORD. Van Buren Co. Pop., 1,605.

Clover, H. B.; Firemans Fund.

Collett, G. F.; Concordia; National, Conn.

Merriman, G. W.; Home; Michigan.

Tuttle, A. H.; Phœnix, Conn.

Simpson, N. F.; Penn Mut. Life.

Sweet, J. E.; German, F., Ill.; Grand Rapids; Rockford; Teutonia; Westchester.

HASTINGS. Barry Co. Pop., 3,014.

FIRE PROTECTION—Waterworks, direct system, pressure 65 lbs.; 7 miles mains, 47 hydrants. 50 voluteer men; 2 extinguishers, 1 H. & L. truck, 2,500 ft. hose; value equipment, $4,000.

Barrett, J. E.; Glens Falls; Phœnix, Conn.

Bauer, C. H.; Ætna; Home; Phœnix, Conn.

Bessmer, J.; Germania.

Bishop, C. R.; Pennsylvania; Rockford; Security, Conn.

Burton, E. A.; Hartford.

Colgrove, B. T.; Firemans Fund; German American; Lancashire; London Assur.; Manchester; National, Conn.; North America; Phila. Und.; Phœnix, Eng.; Royal; Traders.

Farmers Mut. Fire Ins. Co.; D. W. Rogers, *Sec'y.*

Hayes, W. P.; Travelers.

Jordan & Walker; Concordia.

Kenaston, A. E.; Com'l Union; Farmers, Pa.; L. & L. & G.; Michigan; New York Und.; N. W. National; Orient; Palatine; Westchester.

McElwain, J. K.; Hamburg-Bremen; Queen.

Michigan Mut. Tornado, Cyclone & Windstorm Ins. Co.; D. W. Rogers, *Sec'y.*

Pancoast, F. R.; Mutual Benefit Life.

Stricken, D.; British America; Continental; Detroit; Fire Ass'n; Franklin; Grand Rapids; Hanover; Hartford; Imperial; Niagara; N. B. & M.; Northern; Phenix, N. Y.; Prov. Wash.; Security, Conn.; Springfield.

Sweezy, Jas. A.; Merchants, N. J.; Prussian National.

Wetzel, A. L.; Covenant Mut. Life.

Wetzel, Mrs. Susan; German, F., Ill.; Rockford.

HICKORY CORNERS. Barry Co. Pop., 167.

Aldrich, A. A.; Hartford.

HIGHLAND STATION. Oakland Co. Pop., 308.

Harris, F.; Hartford.

HILLSDALE. Hillsdale Co. Pop., 4,121.

FIRE PROTECTION — Waterworks, pressure 50 lbs.; 77 hydrants, 9 miles mains. 2 paid, 15 part paid men; 1 steamer, 1 H. & L. truck, 2,500 ft. hose; tel. alarm; value equipment, $7,500.

Bishop, S. D., Waldron Blk.; British America; National, Conn.

Chestnut, J. T.; Pennsylvania.

Conklin, F. H.; Queen.

Farmers Mut. Fire Ins. Co.; M. E. Dow, *Sec'y.*

Agencies, Hillsdale.

Gier & Haynes (*H. W. Gier, R. O. Haynes*), P. O. Blk.; Cinti. Und.; Fire Ass'n; Glens Falls; Phenix, N. Y.; Phœnix, Eng.; Prussian National.

Guernsey, A. L.; Concordia; London Assur.; Rockford; Security, Conn.

Hall, F. M.; Inter-State Casualty.

Howard, E. A.; Mich. Mut. Life.

Haynes, R. O.; Saginaw Val. F. & M.

Leary, J. J.; Travelers.

Reynolds, E. G.; German, F., Ill.; New Hampshire; Rockford; Westchester;——Conn. General Life.

Reynolds, L. P.; Cooper; Mil. Mechanics; N. W. National; Security, Conn.;——Standard Acci.

Rogers, E. B.; Michigan Mut. Life.

Sutton, J. R.; 32 Howell St.; Ætna; Caledonian; Com'l Union; Connecticut; Continental; Detroit; Franklin; German American; Germania; Hanover; Hartford; Imperial; Lancashire; Manchester; Michigan; New York Und.; Niagara; North America; Northern; N. B. & M.; Norwich Union; Orient; Palatine; Phœnix, Conn.; Royal; Traders.

Twiss, F. M., 16 Waldron Blk.; Firemans Fund; Grand Rapids; Home; L. & L. & G.; Rockford; Springfield.

HOLLAND. Ottawa Co. Pop., 6,307.

FIRE PROTECTION—Waterworks, pressure 50 lbs.; 80 hydrants, 11 miles mains. 26 volunteer men; 2 hand engines, 1 H. & L. truck, 4,100 ft. hose; value equipment, $4,500.

Caruthers, J.; Inter-State Casualty.

DeVries, A. J.; St. Paul.

Doesburg, J. O., 70 Eighth St.; American, Pa.; Com'l Union; Connecticut; Grand Rapids; Hanover; New York Und.; Northern.

Farmers Mut. Fire Ins. Co.; Isaac Marsile, *Sec'y*.

McBRIDE, P. H.; Franklin; German American; Home; London Assur.; L. & L. & G.; New York Und.; N. B. & M.; Norwich Union; Phenix, N. Y.; Prov. Wash.; Saginaw Val. F. & M.; Sun;——Mutual Life.

POST, HENRY D., River & Eighth Sts.; Caledonian; Concordia; Detroit; Fire Ass'n; Hamburg-Bremen; Michigan; National, Conn.; Palatine; Phœnix, Eng.; Queen; Royal; Springfield; Traders; Westchester.

Thurber, Mrs. L. M.; British America; Girard; Orient.

Van Duren, G. J.; Continental.

Visscher, A.; Ætna; Associated Und.; Firemans Fund; Hartford; Rockford;——Northwestern Mut. Life.

Walsh, H. & W. C.; German, F., Ill.; Imperial; Lancashire; Lon. & Lan.; Niagara; North America; Pennsylvania; Phila. Und.

HOLLOWAY. Lenawee Co.

Spencer, L. B.; New York Life.

HOLLY. Oakland Co. Pop.. 1,231.

Allen, C. J.; Ætna; Phœnix, Conn.

Allen, A. M.; Travelers.

Agencies, Holly.

BAIRD, C. H.; American, Pa.; (*Sec'y*) **Citizens Mutual; Continental; German, F., Ill.; L. & L. & G.; Michigan; Rockford; Security.**

Baird, J. M.; Orient.

CITIZENS MUTUAL FIRE INS. CO. (*State Company*) **C. F. Collier,** *Pres.*; **C. H. Baird,** *Sec'y.*

COLLIER, C. F.; Lon. & Lan.; Union, Pa.

Holmes, H. W.; Cinti. Und.; Concordia; Detroit; Niagara; Pennsylvania; Phœnix, Conn.; Queen.

Patterson, W. A.; Franklin; North America.

Preferred Farmers Mut. Fire Ins. Co. (*Ld.*)

Stone, D. H.; Phœnix, Conn.

HOLT. Ingham Co. Pop., 175.

Colbath, F. H.; National.

HOLTON. Muskegon Co. Pop., 388.

Kennicott, E.; Ætna.

HOMER. Calhoun Co. Pop., 1,157.

Doolittle, E. C.; Agricultural; Grand Rapids; Security.

Hartung, Geo.; N. Y. Life.

Haynes, G. A.; Mich. Mutual Life.

Lyon T.; Firemans Fund; Orient.

Morris, J. H.; Travelers.

Robards, Miss Jessie; Continental; National.

Webster, W. J.; Conn. Fire; Fire Ass'n; Hartford; N. B. & M.; Phœnix, Conn.; Rockford.

Worthington, C. C.; Detroit; Home; North America.

HORTON. Jackson Co. Pop., 895.

Willson, J. B.; Ætna; Hartford.

HOUGHTON. (U. P.) Houghton Co. Pop., 2,178.

FIRE PROTECTION—Waterworks, pressure 75 lbs.; 41 hydrants, 3 miles mains. 1 paid, 45 volunteer men; 1 steamer, 1 H. & L. truck, 3,750 ft. hose; bell alarm; value equipment, $10,000.

Douglass, F. A.; Conn. Fire; German American; Grand Rapids; Hanover; Home; Lancashire; Lon. & Lan.; L. & L. & G.; Manchester; Merchants; National; N. B. & M.; Norwich Union; Orient; Palatine; Phenix, N. Y.; Prov. Wash.; Queen; Rhode Island Und.; Rockford; Security; Springfield; Union, Eng.;——Hartford Steam Boiler; N. Y. Plate Glass; Travelers.

Hoar, C. M.; Travelers.

Rice, J. H.; Michigan Mutual Life.

Sherman, J. A.; Bankers Life, Ia.

Slockett, John; Washington Life.

Van Orden Bros.; Ætna; American, Pa.; American Cent.; British America; Firemans Fund; Franklin; Germania; Hamburg - Bremen; Hartford; Imperial; Niagara; North America; Northern; Pennsylvania; Phila. Und.;——New York Life;——Emp. Liability.

HOWARD CITY. Montcalm Co. Pop., 1,391.

Collins, J. C.; German American; Sun.

O'Donald & Scott; Caledonian; Com'l Union; Continental; National; Niagara; Orient; Traders.

Agencies, Howard City.

Perry, C. W.; Concordia; L. & L. & G.; N. B. & M.; Phœnix, Eng.

Sheets, A. L.; Travelers.

Sing, Chas. L.; Grand Rapids.

Wolfe, O. J.; Connecticut; Norwich Union.

HOWELL. Livingston Co. Pop., 2,560.

FIRE PROTECTION—Waterworks, pressure 50 lbs.; 61 hydrants, 10½ miles mains. 13 volunteer men; 1 chemical engine, 2 extinguishers, 400 ft. hose; bell alarm; value equipment, $1,800.

Barron, R. E.; Delaware; Grand Rapids; Hanover; Mil. Mechanics; Northern;——Manhattan Life.

Beach, H. N.; German American; Pennsylvania.

Beach, W. E.; Phœnix, Conn.

Benedict, O. H.; New York Life.

Blackman, H. B.; (*Spec. Ag't*) Equitable Life, N. Y.

Bush, F. A.; National Life, Vt.

Gordon, T., Jr.; Connecticut; Detroit; Franklin; German, F., Ill.; Hartford; Home; L. & L. & G.; Michigan; North America; Phenix, N. Y.; Phœnix, Conn.; Royal; Security; ——Lloyds Plate Glass; New York Plate Glass.

Hopper, H. & Son; Cinti. Und.; Continental; Germania; Glens Falls; National; N. B. & M.; Palatine; Rockford; Saginaw Valley F. & M.; Security; Westchester.

Howlett, L. E.; Lancashire; Queen.

Knapp, W. W.; Ætna.

Livingston Co. Mut. Fire Ins. Co.; E. D. Sargent, *Sec'y*.

McPherson, A. & Co.; (*Col.*) Michigan Mut. Life.

Moon, O. N.; Germania Life.

Sargent, E. D.; American Central; Orient; Phœnix, Eng.

Stowe, E. A.; Com'l Union; Concordia; Niagara; Sun.

Stow, I. & Son; Fire Ass'n; Firemans Fund; Hartford;—— Inter-State Casualty.

HUBBARDSTON. Ionia Co. Pop., 615.

Redner, Boyd, & Son; Detroit; Grand Rapids; New York Und.

Townsend, O. C.; Hartford;——Travelers.

HUDSON. Lenawee Co. Pop., 2,346.

FIRE PROTECTION—Waterworks, pressure 45 lbs.; 100 hydrants, 4½ miles mains. 25 part paid men; 1 steamer, 1 hand engine, 2,500 ft. hose; bell alarm; value equipment, $4,000.

Boies State Bank; (*Col.*) Michigan Mut. Life.

Foster, B. J.; Fidelity & Casualty.

Gohagen, D.; Cooper; Firemans Fund; Orient; Prussian National; Sun;——Fidelity & Casualty; Mich. Mut. Tornado.

Hall, H. C.; N. W. National.

Palmer, J. C., 87 Main St.; Grand Rapids; Rockford; Westchester.

Retan, A. D., 178 Church St.; Phœnix, Conn.

Retan, F. A.; 178 Church St.; Manchester; National; Springfield.

Agencies, Hudson.

Rice, G. D.; Travelers.

Seewald, G. M.; Conn. Fire; Imperial; Palatine; Royal.

Smith, I. T.; Travelers.

Southworth, E. J.; Ætna; American, Pa.; Caledonian; Com'l Union; Fire Ass'n; Home; New York Und.; Niagara; North America;——Standard Acci.

Swain, E. R.; Concordia; Prussian National.

Thompson, G. I., & Co. (*G. I. Thompson, C. C. Whitney*), S. Main St.; Continental; Franklin; Hartford; N. B & M.; Phœnix, Conn.

Whitbeck, Geo. W., W. Main St.; Detroit; German American; L. & L. & G.; Phenix, N. Y.

IDA. Monroe Co. Pop., 270.

Martin, J.; Ætna.

Snell, J. E.; Phœnix, Conn.

Van Akin, S.; National.

Weipert, N. A.; Firemans Fund.

IMLAY CITY. Lapeer Co. Pop., 1,191.

Brown & Palmer; Hartford; L. & L. & G.; Phœnix, Conn.

Robinson, John; Concordia; Continental; German, F., Ill.; Germania; Grand Rapids; Manchester; N. B. & M.;——N. Y. Plate Glass.

Smith, H. W.; British America.

INKSTER. Wayne Co. Pop., 200.

Sims, S.; Ætna.

IONIA. Ionia Co. Pop., 5,021.

FIRE PROTECTION—Waterworks, pressure 50 lbs.; 111 hydrants, 15 miles mains. 43 part paid men, 1 H. & L. truck, 3,500 ft. hose; 22 alarm boxes; value equipment, $3,500.

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Clute, Wm.; Merchants, N. J.

Curry, J.; Cooper.

Cutler, F., Jr.; Phila. Und.; Phœnix, Conn.; Rochester German.

DERTHICK, C. B.; American, Pa.; Germania; Glens Falls; Mil. Mechanics; National, Conn.; N. B. & M.; Rockford; Springfield; Sun;—— Lloyds Plate Glass; Travelers.

Dolson, C. L.; Inter-State Casualty.

Farmers Mut. Fire Ins. Co.; J. L. Fowle, *Sec'y*.

Ionia, Eaton & Barry Farmers Mut. Fire Ins. Co.; J. W. Peake, *Sec'y*.

Kimball, A. W.; Com'l Union; Girard; Lon. & Lan.; Manchester; Norwich Union; Pacific; Royal;—— Fidelity & Casualty.

Mitchell, J. H.; Cinti. Und.; New Hampshire; Westchester.

Montgomery, E. T.; Caledonian; Continental; Fire Ass'n; Grand Rapids; Northern; Norwood; Orient; Phœnix, Eng.; W'msburg City;——Michigan Mut. Life.

Nesbitt, J. M.; Home Life.

Peoples Mut. Fire Ins. Co.; F. G. Stephenson, *Sec'y*.

Smith, H. H.; Lion; Queen.

Agencies, Ionia.

Soule, W. F.; Ætna; British America; Concordia; Connecticut; Delaware, Firemans Fund; German, F., Ill.; Hanover; Hartford; Phœnix, Conn.; Prov. Wash.; Rockford; Security, Conn.; Western, Can.

Wallace, W.; Travelers.

Wardle, C. B.; Detroit; (*State Ag't*) Globe; Home; Lancashire; L. & L. & G.; Michigan; Niagara; North America; N. W. National; Palatine; Pennsylvania; Phenix, N. Y.; —— American Surety; Fidelity & Casualty.

Wood, O. S.; American Central; London Assur.; Prussian National; Scottish Union.

IOSCO. Livingston Co. Pop., 102

Peet, L. F.; Detroit.

IRON MOUNTAIN. (U. P.) Dickinson Co. Pop., 7,638.

FIRE PROTECTION—Waterworks, pressure 80 lbs.; 173 hydrants, 17 miles mains. 12 paid men, 2 steamers, 3,000 ft. hose; 31 alarm boxes; value equipment, $16,000.

Clifford, J. M.; Travelers.

James, John; (*Gen. Ag't*) Northwestern Mut. Life.

McEnaney & Miller; Hanover; Lion; Northern; Phœnix, Eng.; Scottish Union;——Travelers.

Miller, R. T.; Cooper; Granite State; Mil. Mechanics; United States; Westchester.

Schuddes, Carl; Royal;——Met. Plate Glass.

Stirling, L. T.; British America; Caledonian; Com'l Union; Connecticut; German American; German, F., Ill.; Grand Rapids; Lancashire; Lon. & Lan.; Norwich Union; Queen; ——Lloyds Plate Glass.

Wright, A. F.; American, Pa.; Continental; Fire Ass'n; Hamburg-Bremen; Hartford; Imperial; L. & L. & G.; Niagara; N. B. & M.; Northern; Phœnix, Eng.; Springfield; Traders; Westchester.

IRONWOOD. (U. P.) Gogebic Co. Pop., 9,324.

FIRE PROTECTION—Waterworks, pressure 85 lbs.; 115 hydrants, 14 miles mains. 7 paid, 36 part paid men; 2 extinguishers, 1 H. & L. truck, 6,500 ft. hose; 21 alarm boxes; value equipment, $15,000.

Bay, Oscar J.; New York Life.

Curry, G. A.; Washington Life.

Garner, A. D.; American Central; Queen; Springfield;——Union Casualty.

Hanscom, C. A.; British America; German American; Northern; Phila. Und.; Traders;——Lloyds Plate Glass.

Karste, O. E.; Ætna; Continental; Fire Ass'n; Firemans Fund; German, F., Ill.; Grand Rapids; Hamburg-Bremen; Imperial; L. & L. & G.; Lon. & Lan.; North America; N. B. & M.; Norwich Union; Pennsylvania; Phœnix, Eng.; St. Paul;——Fidelity & Casualty.

O'Brien & Russell; Com'l Union; Connecticut; Hanover; Hartford; Lancashire; Niagara; Rhode Island Und.; Royal.

Peoples Banking Co.; Lion; Mil. Mechanics.

Peterson, A. W.; Scottish Union;——New York Life;——New York Plate Glass.

Thompson, J. R.; Mutual Benefit Life.

Agencies.

IRVINGTON. Van Buren Co. Pop.,——

Dilley, V. R.; Hartford.

ISHPEMING. (U. P.) Marquette Co. Pop., 11,687.

FIRE PROTECTION—Waterworks, pressure 55 lbs.; 121 hydrants, 25 miles mains. 3 paid, 60 volunteer men; 2 steamers, 4 extinguishers, 1 H. & L. truck, 4,000 ft. hose; 25 alarm boxes; value equipment, $20,000.

Dunseath, J. A.; N. W. Benev. Soc.

Gunderson, Hans; American, Pa.; German, F., Ill.; Grand Rapids; Mil. Mechanics; National, Conn.; Union, Pa.; Westchester;——New York Life;——Employers Liab.

Hall & Moss; Hanover; Hartford; Home; L. & L. & G.; Manchester; North America; N. W. National; Pennsylvania; Phenix, N. Y.; Phila. Und.; Phœnix, Conn.; Queen; Royal; Springfield;——Hfd. Steam Boiler; N. Y. Plate Glass.

Householder, D. P.; Washington Life.

Molloy, J. H.; Travelers.

Sedgwick, Wm.; Com'l Union; Connecticut; Continental; Cooper; Franklin; German American; Germania; Greenwich; Hamburg-Bremen; Lancashire; Lon. & Lan.; Norwich Union; Phœnix, Eng.; St. Paul; Traders;——Northwestern Mut. Life.

Tellefsen, Carl; Travelers.

Tucker, Geo.; Preferred Bankers Life.

Young, H. O.; American Central; British American; Caledonian; Imperial; Niagara; N. B. & M.; Northern; Prussian National;——Lloyds Plate Glass.

ITHACA. Gratiot Co. Pop., 1,986.

Ashley, E. H.; New Hampshire; N. W. National; Westchester.

Barstow, A. E.; Com'l Union; Concordia; Continental; German, F., Ill.; Grand Rapids; Hamburg-Bremen; Hartford; National, Conn.; Niagara; N. B. & M.; Northern; Orient; Phœnix, Conn.; Phœnix, Eng.; Rockford; Royal.

Brown, G. T.; Home.

Gratiot Co. Mutual Fire Ins. Co.

McCall Bros.; L. & L. & G.;——Fidelity & Casualty.

Martin, C. W.; Lancashire.

Pemple, Jesse; Citizens Mut.

Pettet, A. D.; Girard.

JACKSON. Jackson Co. Pop., 22,614.

FIRE PROTECTION—Waterworks, pressure 50 to 75 lbs.; 237 hydrants, 21 miles mains. 23 paid men; 2 steamers, 2 chemical engines, 2 extinguishers, 1 H. & L. truck; 32 alarm boxes; value equipment, $17,000.

MICHIGAN INSPECTION BUREAU: N. C. Lowe, Deputy Inspector.

Fire and Casualty.

Bellows & Nash, 22 Carter Bldg.; Hanover; National; United Firemens;——Preferred Acci.

Birney, T. J., 8 Carter Bldg.; Farmers, Pa.; Glens Falls; Mil. Mechanics; Prussian National.

Brown, W. R., 104 W. Main St.; Com'l Union; Connecticut; Firemans Fund; German American; Girard; Lancashire;

Agencies, Fire and Casualty, Jackson.

Phœnix, Eng.; Rhode Island Und.; Scottish Union; Security; State of Pa.;——Metropolitan Plate Glass.

Campbell, W. M., 167 W. Main St.; German American; Hamburg-Bremen; Michigan; Phenix, N. Y.; Phœnix, Conn.; St. Paul;——N. Y. Plate Glass.

Chapin, E. W.; Inter-State Casualty.

Citizens Mutual Fire Ins. Co., 182 W. Main St.; Geo. S. Wilson, *Sec'y;* B. H. Mudge, *Gen. Ag't.*

Closson, A. M.; Rockford.

Cummings, Frank, 169 W. Main St.; Citizens, Mo.; Concordia; Pacific;——Inter-State Casualty.

Doneen, Elizabeth B.; Caledonian; Hanover.

Farmers Mutual Fire Ins. Co., B. Trumbull, *Sec'y.*

Graves, O. J., 167 W. Main St.; Detroit; Firemens, N. J.; L. & L & G.; Lon. & Lan; London Assur.; Mechanics; Niagara; Norwood; Pacific; Phœnix, Conn.; Queen;——Lloyds Plate Glass; Travelers.

Hagle, A. E.; National Acci. Soc.

Hall, N. B. & Son (*N. B. & Harry R. Hall*), 12 Carter Bldg.; American Central; Caledonian; Germania; Greenwich; Hartford; Home; Mercantile; Mil. Mechanics; National; Newark; New York Und.; North America; N. W. National. Norwich Union; Orient; Phila. Und.; Prov. Wash.;——Fidelity & Casualty; Hfd. Steam Boiler; N. Y. Plate Glass.

Hawkins, Victor; Grand Rapids.

HOUGH, E. A., Library Bldg.; Agricultural; (*Mgr.*) **Penin. Mutual Fire.**

Jackson Commercial Agency; Reading.

Livermore, F., 822 W. Main St.; American Central; German, F., Ill.; Mil. Mechanics; Reliance; Western Und.;——Hfd. Steam Boiler; London Guar. & Acci.

McDevitt & Donmall (*John McDevitt, H. D. Donmall*), 17 Carter Bldg.; Ætna; Cooper; Delaware; New Hampshire; New York Und.

McNaughton, Robt. T., 168 W. Main St.; L. & L. & G.; Merchants; Spring Garden; Teutonia, O.; Westchester; Western Underwriters; W'msburg City;——N. J. Plate Glass.

Mich. Mut. Plate Glass Ins. Co.; 182 W. Main St.; Geo. S. Wilson, *Sec'y;* B. H. Mudge, *Gen. Ag't.*

Mudge, B. H., 184 W. Main St.; (*Gen. Ag't*) Citizens Mut. Fire; (*Gen. Ag't*) Mich. Mutual Plate Glass;——Atlas Acci.

PENINSULAR MUTUAL FIRE INS. CO., Library Bldg.; J. O'Donell, *Pres.;* **E. A. Hough,** *Gen. Mgr.*

Perran, H. V., W. Main St.; Atlas Acci.

Perrine, C. K., 17 Carter Bldg.; Citizens, Pa.

Stalknecht, S. C.; Citizens, Mo.

Tinker, A. M., Reynolds Blk.; American, Mass.; Cinti. Und.; Granite State; Union, Pa.; United States; Western, Can.

Tray & Comfort; Reading.

Trumbull, L. B.; American Surety.

Webb, W. B. & Co. (*W. B. Webb, Arthur Spaulding*), East Main St.; American, N. J.; American, Pa.; Asso. Und.; Atlas; British America; Buffalo German; Continental; Fire Ass'n;

Agencies, Fire and Casualty, Jackson.

Firemans Fund; Franklin; German, F., Ill.; Grand Rapids; Imperial; Lion; Manchester; Michigan; New York Und.; N. B. & M.; Northern; Palatine; Pennsylvania; Rochester German; Rockford; Royal; Saginaw Valley F. & M.; Springfield; Sun; Traders;——Fidelity & Casualty.

Western, C. B.; Inter-State Casualty.

Wright, W. M.; St. Paul F. & M.

Life.

Bellows, W. E., 22 Carter Bldg.; Northwestern Mutual Life.

Brown, W. R., 104 W. Main St.; (*Col.*) Michigan Mut. Life.

Chrimes, Thomas, 206 Grove St.; Michigan Mut. Life.

Conely, Thomas J.; Equitable Life, N. Y.

Cummings, Frank, 169 W. Main St.; Northwestern Mutual.

Groom, W. A.; Home Security Life.

Hagle, A. E.; State Mutual Life.

Ham, Chas. A., 126 Second St.; (*Gen. Ag't*) New York Life.

Haskin, C. N.; Odd Fellows Mut. Ben. Ass'n.

HOUGH, E. A., Library Bldg.; American Union Life.

Munger, Miss Nora; Penn Mutual Life.

REED, GEO. W., 110 South Mechanic St.; Michigan Mut. Life.

Schneider, George, 177 Main St.; (*Sup't*) Metropolitan Life.

Watkins, H. E., W. Main St.; John Hancock Mut. Life.

Watren, C. B.; Bankers Life, Ia.

Wilcox, J. B.; National Protective Soc.

Worch, R.; Germania Life.

JEROME. Hillsdale Co. Pop., 170.

Minor, W. P.; Continental.

JONESVILLE. Hillsdale Co. Pop., 1,314.

Baringer, Wm. S.; Equitable Life, N. Y.

Gilbert, O. D.; Hanover.

Greene, G. E.; Fidelity & Casualty.

Grosvenor State Savings Bank; (*Col.*) Michigan Mut. Life.

Hawkins, V.; Security, Conn.; Traders.

McNeal, S. D.; Connecticut; Continental; Franklin; Hartford; L. & L. & G.; Palatine; Phenix, N. Y.; Phœnix, Conn.

Ransom, W. M.; Caledonian; Detroit; New York Und.; Home; Michigan; Niagara; North America; Orient; Royal.

Sibbald, J. A.; Springfield.

KALAMAZOO. Kalamazoo Co. Pop., 21,053.

FIRE PROTECTION—Waterworks, pressure 50 lbs.; 53 hydrants, 38 miles mains. 15 paid, 19 part paid men; 1 chemical, 1 hand engine, 6 extinguishers, 2 H. & L. trucks, 5,000 ft. hose; 30 alarm boxes; value equipment, $10,000.

MICHIGAN INSPECTION BUREAU (Sixth District): T. C. Boughton, Deputy Inspector, Chase Blk.

Fire and Casualty.

Aldrich, B. S.; Inter-State Casualty.

Agencies, Fire and Casualty, Kalamazoo.

Bostwick, J. H., 214 E. Walnut St.; Farmers, Pa.

Casey, R. E.; Travelers.

Citizens Mutual Fire Ins. Co., Court House; Geo. E. Curtiss, *Sec'y.*

Coleman, O. F., 114 S. Burdick St.; Firemans Fund; Girard; Phœnix, Conn.; Prussian National; Rhode Island Und.; Royal; United Firemens;——Atlas Acci.; Preferred Mas. Acci.

DE YOE, E. W. & W. M., South Burdick St.; American, Mass.; Broadway; Citizens, Pa.; Grand Rapids; Mercantile, Mass.; Milwaukee Mech.; New Hampshire; N. W. Nat'l; Roch. German; Western Underwriters; ——Fidelity & Deposit; N. J. Plate Glass; United States Casualty.

Farmers Mutual Fire Ins. Co., Court House; R. A. Sykes, *Sec'y.*

Faxon, S. W.; 102 W. Main St.; Ætna; American, N. Y.; Fire Ass'n; Franklin; German American; L. & L. & G.; Niagara; North America; Northern; Norwood; Phenix, N. Y.; ——Lloyds Plate Glass; Travelers.

GARRETT, CHARLES H., 221 E. Main St.; Agricultural; American Central; Buffalo German; Capital; Continental; Cooper; Delaware; Firemens, N. J.; Mechanics; Merchants; Milwaukee Mech.; Pacific; Phœnix, Eng.; Queen; Reading; Reliance; Rockford; Saginaw Valley F. & M.; Security; Spring Garden; State of Pa.; Teutonia, La.; Union, Buf., N. Y.; Union, Pa.;——Fidelity & Casualty.

Gates, E. B.; Travelers.

Hall, H. D. B.; Inter-State Casualty.

Hinckley & McEntee (*E. H. Hinckley, F. J. McEntee*), cor. Main & Rose Sts.; American, N. J.; American, Pa.; British America; Concordia; Com'l Union; Connecticut; German, F., Ill.; Germania; Hamburg-Bremen; London Assur.; Lon. & Lan.; N. B. & M.; Orient: Phœnix, Conn.; Sun; Traders; Westchester; W'msburg City;——Metropolitan Plate Glass; Travelers.

Jannesch, C. F., 228 E. Main St.; Teutonia, O.

KIDDER, GEO. F. & W. E., 121 E. Main St.; Atlas; Caledonian; Greenwich; Imperial; Lancashire; New York Und.; Northern; Palatine; Scottish Union; St. Paul F. & M.

Pendleton. W. H., over Kalmazoo Nat. Bank; Detroit; Hartford; Home; Michigan; National: Norwich Union; Pennsylvania: Queen; Royal; Springfield;——N. Y. Plate Glass; Preferred Acci.

Phillippy, D. W., 107 S. Burdick St.; Mer. & Trav. Acci.

Shakespeare, A. J., Jr., 202 N. Rose St.; Hanover; New York Und.; Prov. Wash.;——London Guar. & Acci.

Verharge, M.; Firemans Fund; Pennsylvania.

Woodworth, H. D.; Inter-State Casualty.

Life.

Benbow, S. H., Upjohn Blk.; Northwestern Mutual.

Coleman, O. F., 114 S. Burdick St.; State Mutual Life.

Agencies, Life, Kalamazoo.

DIMOC, G. A., Upjohn Blk., South Burdick St.; (*Gen. Ag't for S. W. Mich.*) **Northwestern Mutual Life.**

Drake, Stella P.; Pacific Mutual Life.

Erling, Carl; Germania Life.

Hayes, A. J.; American Union Life.

Hicks, C. E.; Manhattan Life.

Johnson, O. P.; Michigan Mutual Life.

Kalamazoo Nat. Bank; (*Col.*) Michigan Mutual Life.

Knappen, Stella D.; Pacific Mut. Life.

McCollum, A.; (*Dist. Ag't*) National Prot. Soc.

Moore, Geo. E., Upjohn Blk.; Northwestern Mut. Life.

Peck, W. W., 311 Henrietta St.; Cov. Mutual Life.

Pendleton, W. H.; Sun Life, Can.

ROGERS, R. R., 105 W. Main St.; (*General Agent*) **Canada Life.**

Sills, N. D., over Kalmazoo Nat. Bank; (*Spec. Ag't*) Sun Life, Can.

Sumner, J. D., W. Main St.; New York Life.

Turner, J. B,, Upjohn Blk.; Northwestern Mutual.

Ward, F. F.: Knts. Templar & Mas. Mut. Aid.

Young, M.; Home Security Life.

KALKASKA. Kalkaska Co. Pop., 1,247.

Getty, W. J.; Inter-State Casualty.

Greacen, J.; American, Pa.; Com'l Union; German, F., Ill.; Phœnix, Eng.

Harriet, J. S.; L. & L. & G.

Lane, C. L.; Travelers.

Phelps, C. M.; Ætna; Connecticut; Lancashire; Michigan; N. B. & M.; Orient; Springfield; Traders.

KENT CITY. Kent Co. Pop., 304.

Perham, J. T.; Ætna.

KINDERHOOK. Branch Co. Pop., 50·

Musselwhite, W.; National, Conn.

KINGSTON. Tuscola Co. Pop., 286.

Mainard & McPhail; Ætna.

Simms, W. R.; N. B. & M.

Ross, Wm.; Manchester.

L'ANSE. (U. P.) Baraga Co. Pop., 957.

Campbell, John; Grand Rapids; Mil. Mechanics;——Washington Life.

Mack, E. A.; Travelers.

LAINGSBURG. Shiawassee Co. Pop., 790.

Card, W. H.; Hartford.

Hunt, W. H.; Com'l Union; Home.

Pulver, H. H.; Continental; Grand Rapids; National, Conn.; Rockford.

Agencies.

LAKE CITY. Missaukee Co. Pop., 1,073.

Smith, A. G.; Granite State; United States; Western, Can.

Wood, G. W.; Connecticut; Firemans Fund; L. & L. & G.; North America; Phila. Und.; Orient.

LAKE LINDEN. (U. P.) Houghton Co. Pop., 2,425.

Bergan, Thos. E.; Mich. Mut. Life.

Clough, Z. A.; New York Life.

Gillies, M. M.; National Life, Vt.

McDonald, A. H.; New England Mut. Life.

LAKE ODESSA. Ionia Co. Pop., 807.

Barden & Longley; N. B. & M.

Howard, W. H.; Manchester; Orient.

Mains & Mains; National, Conn.

Percival, W. J.; Connecticut; German, F., Ill.; Grand Rapids; Phenix, N. Y.; Prov. Wash.

Weed, G. A.; Com'l Union; Firemans Fund; Rockford.

LAKEVIEW. Montcalm Co. Pop., 1,111.

Bissell, L. L ; Concordia; Com'l Union; Fire Ass'n; German, F., Ill.; Grand Rapids; Home; North America; N. B. & M.; Phœnix, Eng.;——Fidelity & Casualty.

Stone, H. N.; Continental; Hartford; Niagara; Orient.

LANSING. Ingham Co. Pop., 15,847.

FIRE PROTECTION—Waterworks, pressure 60 lbs.; 350 hydrants, 40 miles mains. 3 paid, 18 part paid men; 2 steamers, 1 double chemical engine, 1 H. & L. truck, 4,000 ft. hose; Gamewell alarm; value equipment, $6,000.

LOCAL COMPANIES.

Michigan Millers Mutual Fire Ins. Co., 120 Ottawa St.; Geo. W. Jenks, *Pres.;* A. T. Davis, *Sec'y.*

MICHIGAN MUTUAL FIRE INS. CO., Hollister Blk.; C. F. Hammond, *Pres.;* Charles E. Garner, *Sec'y.*

Odd Fellows Mutual Ben. Ass'n, Hollister Blk.; Andrew Harshaw, Alpena, *Pres.;* George L. Davis, *Sec'y.*

PREFERRED BANKERS LIFE ASSURANCE CO., 118 W. Ottawa St.; A. O. Bement, *President;* Ira E. Randall, *Secretary.*

AGENCIES.

Fire and Casualty.

Ackerman, Frank M., 119 N. Washington Ave.; Fire Ass'n; German, F., Ill.; L. & L. & G.; Manchester; N. B. & M.; Orient; Phila. Und.; Sun;——Lloyds Plate Glass; Preferred Acci.

Bartlett, H. P., 206 S. Washington St.; Ætna; Newark.

Briggs, A. E.; Citizens, Mo.; Pennsylvania.

Carpenter, M. B., 300 E. Franklin St.; American Central; Glens Falls; State of Pa.

Chapman, G. H.; Niagara.

Cooley, H. R.; Inter-State Casualty.

Agencies, Fire and Casualty, Lansing.

Davis & Baker (*A. T. Davis, A. D. Baker*), 120 W. Ottawa St.; Saginaw Val. F. & M.; Saginaw Valley Mutual.

Dyer, George A., 108 W. Michigan Ave.; Firemans Fund; Hanover; London Assur.; Northern; Palatine; Phœnix, Eng.; Rhode Island Und.; Scottish Union;——Fidelity & Casualty; National Acci.

Garlick, J. W., 115 N. Washington Ave.; Man. & Mer., Pa.; Pacific.

GARNER, CHARLES E., Hollister Blk.; Protective Fire Ass'n.

Granger, A. M., & Co.; Protective Fire Ass'n.

Green, F.; Travelers.

Hecox, C. L. & Co. (*C. L. Hecox*), Hollister Blk.; Connecticut; Continental; Hamburg-Bremen; Lancashire; Lon. & Lan.; National; N. Y. Und.; Norwich Union; Royal; Springfield; St. Paul; Traders;——Fidelity & Casualty; Hfd. Steam Boiler; Travelers.

Klocksiem & Bailey (*H. C. Klocksiem, J. W. Bailey*), 117 N. Washington Ave.; Buffalo German; Cinti. Und.; Citizens, Pa.; Cooper; Merchants; Mil. Mechanics; New Hampshire; Pacific; Rochester German; Spring Garden; Westchester; Western Und.;——American Surety; Metropolitan Plate Glass; Standard Acci.

Mack, G.; Travelers.

Marsh, E. M., 615 Hillsdale St.; Mer. & Trav. Acci.

McKeen, Ira; North Lansing; Hamburg-Bremen; Phœnix, Conn.; Queen.

MOTT, ROSWELL, 113 N. Washington Ave.; Agricultural; Associated Und.; British America; Capital; Citizens Mut.; Commerce; Concordia; Delaware; Norwood; Prussian National; Reliance; Rockford; —— Mannheim (*Marine*); —— **Employers Liability; Lloyds Plate Glass;** (*State Agent*) **New England Mutual Acci.**

MOULTON, GEO. W. & CO. (*George W. Moulton, J. M. Earle*), **Capitol Ave. and Allegan St.; American, N. J.; Continental; Farmers, Pa.; Germania, N. Y.; Girard; N. W. National; Security; Union, Pa.;——Fidelity & Casualty.**

Porter, J. B., 104 E. Michigan Ave.; Detroit; Franklin; Grand Rapids; Hartford; Home; Imperial; N. Y. Und.; Phenix, N. Y.;——N. Y. Plate Glass.

Porter & Porter (*E. H. & Mrs. E. H. Porter*), 109 W. Michigan Ave.; American, Pa.; Atlas; Com'l Union; Connecticut; North America; Pennsylvania; Phœnix, Conn.; Queen; Springfield; United Firemens.

Saxton, George H., 210 S. Washington Ave.; Caledonian; German American; Greenwich; Michigan; Phenix, N. Y.; Phœnix, Conn.; Prov. Wash.;——N. J. Plate Glass.

Schneider, F., 224½ N. Washington Ave.; Man. & Mer.; Mechanics.

Smith, F. G.; Travelers.

Life.

Ackerman, Frank M., 119 N. Washington Ave.; New England Mut. Life.

Baker, A. L., Ranney Blk.; Bankers Life, Ia.

Agencies, Life, Lansing.

Chisholm, D. H., Hollister Blk.; (*Gen Ag't*) Equitable Life, Ia.

Crane, C. H.; Berkshire Life.

Dyer, George A., 108 W. Michigan Ave.; Mutual Life, N. Y.

Hendrick, Frank H.; Nederland Life.

Hill, J. W., 515 Sycamore St.; N. Y. Life.

King, S. R.; Michigan Mutual Life.

Klocksiem & Bailey, 117 N. Washington Ave.; Mich. Mutual.

Kyle W. C.; Equitable Life, N. Y.

Lewis, D. D.; Northwestern Life Ass'n.

MOTT, ROSWELL, 113 N. Washington Ave.; Mass. Ben. Life.

Ottmar, G. F., 210 Hollister Bldg.; New York Life.

Rockwood, C. B., 119 Hosmer St.; New York Life.

Saxton, George H., 210 S. Washington Ave.; Mutual Ben. Life.

Smith, M. S.; Manhattan Life.

Tussing, D. W., Hollister Blk.; (*Gen. Ag't*) Union Central.

Warren, R. L., Ranney Bldg.; (*Gen. Ag't*) Bankers Life, Ia.; National Life, Vt.

LAPEER.

Lapeer Co. Pop., 2,952.

FIRE PROTECTION — Waterworks, pressure 50 lbs.; 75 hydrants, 15 miles mains. 23 part paid men; 1 steamer, 1 hand engine, 7 extinguishers, 1 H. & L. truck; Siamese couplings used; 1,800 ft. hose, bell alarm.

Abbott, John; (*Col.*) Mich. Mut. Life.

Bailey, Wm. H.; Lancashire.

Brown, W. E.; L. & L. & G.

Holland, D. E.; Detroit; Queen.

Holland & Lawrence (*D. Holland, Geo. N. Lawrence*) Peninsular Mut. Fire.

Kohler & Bentley (*I. J. Kohler, J. Bentley*), Opera-House Blk.; Ætna; Michigan; Orient; Phœnix, Eng.; Sun.

Lawrence, Geo. N.; Saginaw Val. F. & M.

MURPHY, JOHN N., Opera-House Blk.; American Central; Cooper; Firemans Fund; Pennsylvania.

Slayton, E. T.; Associated Und ; Com'l Union; Connecticut; Continental; Fire Ass'n; German, F., Ill.; Hartford; Home; National, Conn.; New York Und.; North America; N. B. & M.; Phenix, N. Y.; Phila. Und.; Phœnix, Conn.; Springfield.

STRONG, H. L., Gibbons Blk.; Rockford; Security, Conn.;——Fidelity & Casualty.

Thompson, Frank, Clarion Blk.; Concordia; Mil. Mechanics; N. W. National; Teutonia.

Vincent, J. T.; Canada Life.

LAWRENCE.

Van Buren Co. Pop., 557.

Hess, S. M.; Home.

Ridlow, J. M.; Hartford; Rockford.

Rockafellow, E. S.; Manchester.

LAWTON.

Van Buren Co. Pop., 819.

Lawton, Geo. C.; Grand Rapids; Hanover; New York Und.; Rockford;——Mich. Mut. Life; Northwestern Mut. Life.

Agencies, Lawton.

McKinney, N B.; Com'l Union; Continental; Home.

Noble, D. D.; Hartford.

LEONARD, Oakland Co. Pop., 311.

Bradt, J. F.; Rockford.

Yakeley, W.; Hartford.

LENOX. Macomb Co. Pop., 380.

Lovejoy & Allen; Rockford.

LEONIDAS. St. Joseph Co. Pop., 278

Lawther, J. R.; Ætna.

LESLIE. Ingham Co. Pop., 980.

DuBois, A. O.; Manhattan Life.

Flansburgh, S. E.; Ætna; Firemans Fund; Rockford.

Hawley, J. A.; Hartford.

Haynes, H.; Manchester; Orient.

Pierson, W. W.; Fire Ass'n; Germania; Grand Rapids; National, Conn.; Niagara; North America; N. B. & M.; Phœnix, Conn.

Rayner, J. B.; Continental; Home; New York Und.

LEXINGTON. Sanilac Co. Pop., 750.

Bell, J.; Ætna.

Papst & Wixson; Phœnix, Conn.

Willard, Frank; Springfield;——Fidelity & Casualty.

LINDEN. Genessee Co. Pop., 539.

Longworthy, E. N.; N. B. & M.

Moshier, J. B.; Citizens Mut.; Hartford.

Spencer, J. L.; Firemans Fund; L. & L. & G.

LITCHFIELD. Hillsdale Co. Pop., 642.

Agard, L. B.; Ætna; Connecticut; Fire Ass'n; Hartford; North America; Phœnix, Conn.

Mills, D. H.; Michigan Mut. Life.

LOWELL. Kent Co. Pop., 1,863.

Allger & Perry; Continental; Fire Ass'n; Grand Rapids; Hamburg-Bremen; Hartford; Lon. & Lan.; L. & L. & G; National, Conn.; Niagara; Palatine; Phœnix, Conn.; Queen; Springfield; Traders.

Eddy, F. D. & Co.; Connecticut; Detroit; Michigan; North America.

Hicks, S. P.; Ætna; Com'l Union; Firemans Fund; Germania; New York Und.; Home; Manchester; New Hampshire; Phenix, N. Y.; Phœnix, Conn.

Mains & Mains; Concordia; Mil. Mechanics; Orient; Westchester.

Sherman, H. A.; N. B. & M.

Stocking, R. D.; Rockford.

LUDINGTON. Mason Co. Pop., 8,244.

FIRE PROTECTION—Waterworks, pressure 50 lbs.; 171 hydrants, 16 miles mains. 27 part paid men, 1 H. & L. truck, 4,500 ft. hose, 10 alarm boxes.

Arnott, Robt.; Caledonian; Continental; Manchester; Norwich

Agencies, Ludington.

Union.; Phila. Und.; Queen; Saginaw Val. F. & M.; Western Und.;——Met. Plate Glass; Standard Acci.

Asplund, J. P.; Michigan Mut. Life.

Dunwell & Stray; Ætna; American, Pa.; Connecticut; Com'l Union; Detroit; German American; Girard; Hanover; Hartford; Imperial; Lancashire; L. & L. & G.; Michigan; National, Conn.; Niagara; North America; N. B. & M.; Northern; Orient; Palatine; Phenix, N. Y.; Phœnix, Eng.; Royal; St. Paul; Traders; Western, Can.;——Fidelity & Casualty; Lloyds Plate Glass; Travelers.

Foster, F. A.; Cinti. Und.; Citizens, Pa.; Concordia; Home; Mechanics, Pa.; New York Und.; Westchester;——Fidelity & Casualty; N. J. Plate Glass.

Latimer, Miss Emma J.; Equitable Life.

Oaks, E. A.; Home Security Life.

Oaks, Lilian E.; Home Security Life.

Pelletier, A.; Lion; Scottish Union.

Rath, Wm.; Equitable Life, N. Y.

WHEELER, R. R.; Firemans Fund; Grand Rapids; Hamburg-Bremen; London Assur.; Lon. & Lan.;——Employers Liab.; N. Y. Plate Glass.

LYONS. Ionia Co. Pop., 691.

Kelly, D.; N. B. & M.

Spalding, E. C.; Ætna; Detroit; Home; North America; Phœnix, Conn.; Rockford.

Weber, S. W., Jr.; Firemans Fund.

MACKINAW. Cheboygan Co. Pop., 448.

Swayze, H. P.; Travelers.

MANCELONA. Antrim Co. Pop., 1,230.

Mesick & Newkirk; Com'l Union. L. & L. & G.

Weter, N. C.; North America; Pennsylvania.

Young, A. F.; Connecticut; Continental; Firemans Fund; German American; Grand Rapids; Michigan; Niagara; N. B. & M.; Orient; Phenix, N. Y.; Phœnix, Eng.; Prov. Wash.; Royal; Saginaw Val. F. & M.;——Standard Acci.

MANCHESTER. Washtenaw Co. Pop., 1,162.

Blum, J. E.; Cooper.

Case, C. W.; L. & L. & G.

Freeman, A. F.; Fire Ass'n; Franklin; Home; Phenix, N. Y.; Phœnix, Conn.

Haeusley, G. J.; Detroit; National, Conn.

Perkins, S. H.; Firemans Fund; North America.

Root, E. E.; Continental; German, F., Ill.; German American; Germania; Hartford; Michigan; N. B. & M.

Van Derwerken, N.; Concordia; Rockford.

Waters, A. J.; Security, Conn.

MANISTEE. Manistee Co. Pop., 13,449

FIRE PROTECTION—Waterworks, pressure 60 lbs.; 100 hydrants, 15 miles mains. 9 full paid men; 1 steamer, 1 H. & L. truck, 5,000 ft. hose, 35 alarm boxes; value equipment, $8,000.

Armsibel, J. M.; Granite State.

Agencies, Manistee,

Barnes, B. P. & Co.; Ætna; British America; Com'l Union; Connecticut; Firemans Fund; German American; Grand Rapids; Hartford; Home; London Assur.; Michigan; Niagara; Norwich Union; Pennsylvania; Phœnix. Eng.; Prov Wash.; Saginaw Val. F. & M.; Western Und.;——Fidelity & Casualty; N. Y. Plate Glass.

Barnes & Wheeler; Palatine; Phenix, N. Y.

Douville, E. E.; Continental; Fire Ass'n; Man. & Mer.; Mil. Mechanics; North America; Springfield; St. Paul; Transatlantic; Westchester;——Travelers.

Dostin, Henry N.; Northwestern Mut. Life;——Standard Acci.

Giesman, G. R.; Concordia; Franklin; Imperial; Lion; Mechanics, Pa.; Merchants, N. J.; Northern; Orient; Protective Fire Ass'n; Rochester German; —— Employers Liability; N. Y. Plate Glass.

Green, J. H.; National Life, Vt.

PIERSON, H. B. & CO., 433 River St.; Continental; Man. & Mer.; Milwaukee Mech.; North America; North German; Norwood; Phila. Und.; Springfield; Transatlantic; Westchester; —— Lloyds Plate Glass; Travelers.

Ramsdell, J. M.; Manchester; N. B. & M.; Queen; United States; Western, Can.;——Equitable Life, N. Y.

Thorburn, J. L.; Citizens, Mo.;——Pacific Mut. Life.

Wallace, J. W. H.; Mutual Life, N. Y.

Wallace & Hart; American, Pa.; Caledonian; Citizens, Pa.; Fire Ass'n; Hamburg-Bremen; Hanover; Lancashire; Lon. & Lan.; L. & L. & G.; National, Conn ; Royal; St. Paul; Scottish Union; Traders;——Met. Plate Glass.

MANISTIQUE. (U. P.) Schoolcraft Co. Pop., 2,083.

Farmers Mutual Fire Ins. Co.; F. G. Dodge, *Sec'y*.

Hill, W. H.; Connecticut; Continental; Firemans Fund; German American; Mil. Mechanics; National, Conn.; Traders; ——Lloyds Plate Glass.

Mersereau. C. B. & Co.; American, Pa.; Com'l Union; Lancashire; North America; N. B. & M.; Phœnix, Eng.; Queen; ——Fidelity & Casualty.

MANTON. Wexford Co. Pop., 809.

Compton, M. J., Michigan Mut. Life.

Hempstead, H. M.; American, Pa.

Wheeler, I. C.; Connecticut; Phenix, N. Y.; Prov. Wash.; Scottish Union.

MAPLE RAPIDS. Clinton Co. Pop., 548.

Groom, F. D.; Firemans Fund.

Moss, M. S.; Ætna.

MARCELLUS. Cass Co. Pop., 1,045.

Carpenter, C. E.; Com'l Union.

Des Voignes, L. B.; Connecticut; Detroit; German, F., Ill.; Michigan; N. W. National; Phenix, N. Y.

Jones, C. S.; Home; Rockford; Security, Conn.

Nash, J. J.; Firemans Fund; Hartford; North America; Orient; ——Fidelity & Casualty.

Schall, E. E.; Travelers.

Agencies.

MARINE CITY. St. Clair Co. Pop., 3,485.

FIRE PROTECTION—Waterworks, pressure 35 lbs.; 66 hydrants, 14 miles mains. 80 volunteer men; 1 steamer, 1 H. & L. truck, 2,500 ft. hose; 22 alarm boxes.

Baird, W.; Caledonian; Phila. Und.; Rockford; Sun.

Carman, O. W.; (*Col.*) Mich. Mut. Life.

Clark, E M.; Ætna; Phœnix, Eng.; Hartford.

Heinkelmann, A.; Cooper; Security, Conn.

Hunt, W. E.; Protective Fire Ass'n.

McElroy & Case: German American; Hanover; Michigan; National; North America.

McElroy & Leitch; Continental; Detroit; Firemans Fund; Germania; Hartford; L. & L. & G.; Pennsylvania; Phœnix, Conn.;——Lloyds Plate Glass.

Morley, H. T.; Detroit; London Assur.; Western, Can.

Mueller, F. C.; Inter-State Casualty.

MARLETTE. Sanilac Co. Pop., 853.

Burton, F. E.; Phœnix, Eng.

McClure, D. S.; Ætna.

Messeo, C. L.; Manchester.

Morris, H. C.; Grand Rapids; N. B. & M.

MARQUETTE. (U. P.) Marquette Co. Pop., 9,724.

FIRE PROTECTION—Waterworks, pressure 85 lbs.; 160 hydrants, 18 miles mains. 3 paid, 30 part paid men; 2 extinguishers, 1 H. & L. truck, 4,500 ft. hose, 20 alarm boxes, value equipment, $9,800.

Adams, S.; British America; Cooper; German, F., Ill; Man. & Mer; Mechanics, Pa.; Union, Pa.; Westchester;——Lloyds Plate Glass.

Blake, R.; Employers Liability.

Bronson, W. C.; Standard Accident.

Call, C. H., & Co.: American Central; Connecticut; Fire Ass'n; Grand Rapids; Granite State; Mil. Mechanics; Niagara; Norwich Union; Palatine; Phœnix, Conn.; Prov. Wash.; Royal; St. Paul; Traders; United States; Western, Can; ——Equitable Life;——Met. Plate Glass; Standard Acci.

Kaufman, B. S.; Lion.

Kelsey, C.; American, Pa.; Com'l Union; Firemans Fund; German American; Hamburg-Bremen; London Assur.; Lon. & Lan.; Mil. Mechanics; Northern; Orient; Pennsylvania; ——Union Casualty.

Klein, Andrew; Northwestern Mut. Life.

Manhard, M. R.; Washington Life.

O'Donnell, P. T.; (*Spec. Ag't*) Northwestern Mut. Life.

REAU, JOS. E.; (*General Agent*) Michigan Mut. Life; New York Life.

Teeple, P. G.; (*Spec. Ag't*) Northwestern Mut. Life.

White, Peter, & Co. (*Peter White, P. W. Phelps*); Ætna; Caledonian; Detroit; Hanover; Hartford: Home; L. & L. & G.; National, Conn.; North America; N. B. & M.; North German; Phenix, N. Y.; Phila. Und.; Phœnix, Conn.; Rhode Island Und.; Scottish Union;——Travelers; N. Y. Plate Glass; Union Casualty; Hfd. Steam Boiler.

Agencies, Marquette.

White & Begole (*Peter White, F. H. Begole*); (*Gen. Ag'ts*) Northwestern Mut. Life.

Wilkinson, J. M.; Continental; Delaware; Greenwich; Germania; Hartford; Imperial; Lancashire; Michigan; N. W. National; Queen; Springfield; Transatlantic;——(*Col.*) Mich. Mut. Life.

MARSHALL. Calhoun Co. Pop., 4,599.

FIRE PROTECTION—Waterworks, pressure 60 lbs.; 95 hydrants, 10 miles mains. 3 paid, 25 part paid, 15 volunteer men; 1 steamer, 1 hand engine, 1 H. & L. truck, 3,500 ft. hose; electric alarm.

Benner, H. P.; American Central; Grand Rapids.

Citizens Mutual Fire Ins. Co.; W. D. Stone, *Sec'y*.

Cunningham, D.; 86 State St.; Ætna; Firemans Fund; German American; Manchester; Niagara; Palatine; Phœnix, Conn.

Farmers Mutual Fire Ins. Co.; Henry Walkinshaw, *Sec'y*.

Gifford, G. E.; Travelers.

Haskell, H. C.; Rockford.

Hatch, J. M.; Germania.

Hewitt, E., State St.; Detroit; German, F., Ill.; L. & L. & G.; Norwood; Royal;——Union Cen. Life.

HOLLON, H. E., Cook Blk.; Pennsylvania; Protective Fire Ass'n;——Northwestern Mutual Life;——New Eng. Mut. Acci.; N. Y. Plate Glass.

Hough, C. A.; L. & L. & G.

Ingersoll, C. G.; Inter-State Casualty.

Joy, C. S., Postoffice Blk.; N. W. National.

LOCKTON, R. S., Cook Bldg.; Cooper; Lon. & Lan.

MERCHANTS MUTUAL FIRE INS. CO., Cook Blk.; R. S. Lockton, *Pres.*, **H. E. Hollon,** *Sec'y*, **W. E. Bosley,** *Treas.*

Merrill, H. M., Cronin Blk.; Caledonian; National; Phœnix, Eng.;——Home Life.

Miller & Miller (*L. C. & C. O. Miller*), Cook Blk.; Agricultural; Com'l Union; Continental; Concordia; Cinti. Und.; Citizens, Pa.; Farmers; Home; Mil. Mechanics; N. Y. Und.; Orient; Pacific; Phenix, N. Y.; Phœnix, Conn.; Prussian National; Rockford; Saginaw Valley F. & M.; Security; Teutonia, O.; Western, Can.; Westchester;——Ætna Life; ——Lloyds Plate Glass.

Parsons, J, M., 186 State St.; American, Pa.; British America; Fire Ass'n; Girard; Hartford; London Assur.; North America; N. B. & M.; Sun;——Michigan Mut. Life;——Travelers.

Phelps, W. T.; Com'l Sav. Bank; Michigan.

Tillotson, H. A.; Asso. Und.; Conn. Fire.

Vernor, J. G.; Queen.

MARTIN. Allegan Co. Pop., 308.

Shepherd, T. H.; Hartford; Manchester.

MASON. Ingham Co. Pop., 1,761.

FIRE PROTECTION—Waterworks, pressure 55 lbs.; 58 hydrants, 6 miles mains. 12 part paid men; 1 steamer, 1,600 ft. hose.

Barnes, J. A.; Connecticut; German, F., Ill.; N. B. & M.; Rockford; Security.

Agencies, Mason.

Bristol, G. W.; Continental; Hartford; Michigan; Phenix, N. Y.; Springfield; Sun.

Casterlin, C. L.; Ætna; Cinti. Und.; Detroit; Firemans Fund; Home; Phœnix, Conn.; Westchester.

Cummings, A. M.; L. & L. & G.; Phœnix, Conn.

Farmers Mutual Fire Ins. Co.; O. F. Miller, *Sec'y*.

Freeland, H. C.; Travelers.

Hood, O. J.; British America.

Parkhurst, A. W.; North America.

Root, H. E.; National; Pennsylvania.

Sanders, G. E.; Concordia; Fire Ass'n.

Stanton, F. D.; Travelers.

Squiers, F. S.; Mer. & Trav. Acci.

MATTAWAN. Van Buren Co. Pop., 312.

Campbell, A. H.; Hartford.

MAYVILLE. Tuscola Co. Pop., 762.

Clark, W. A.; Ætna;

Ereland, T. J.; Manchester; Springfield.

Markham, R. B.; Home; L. & L. & G.

Robinson, W. E.; Hartford.

MEDINA. Lenawee Co. Pop., 240.

Gallup, Chas. E.; New York Life.

McLauth, A. J.; Phœnix, Conn.

MELVIN. Sanilac Co. Pop., 153.

Moore, W. S.; Ætna.

MEMPHIS. Macomb Co. Pop., 614.

Coburn, F. G.; Rockford.

Day, J. H.; Ætna.

Granger, O.; Firemans Fund; Michigan.

Joyce, A. D.; Com'l Union.

MENDON. St. Joseph Co. Pop., 754.

Beckley, D. R.; Rockford.

Clapp, L. G.; Continental; Com'l Union; Detroit; Hartford; Michigan; National; Orient; Phenix, N. Y.

Harwood, E. E.; Grand Rapids.

Hasbrook, C. L.; Home; Niagara; N. B. & M.; Phœnix, Conn.

Hower, N.; Ætna.

Seeb, O. W.; Travelers.

MENOMINEE. (U. P.) Menominee Co. Pop., 12,532.

FIRE PROTECTION—Waterworks, pressure 50 lbs.; 290 hydrants, 24 miles mains. 20 paid men; 2 steamers, 1 chemical engine, 6 extinguishers, 1 H. & L. truck, 7,500 ft. hose; 80 alarm boxes.

Brady, E. J.; Travelers.

Brown, F. H.; American Central; Citizens, Pa.; German, F., Ill.; Hanover; London Assur.; Orient; Phœnix, Eng.; Royal; Saginaw Valley; St. Paul;——Fidelity & Casualty.

Fleshiem, Joseph; Ætna; American, Pa.; British America; Caledonian; Com'l Union; Concordia; Connecticut; Con-

Agencies, Menominee

tinental; Cooper; Fire Ass'n; Firemans Fund; Franklin; German American; Germania; Grand Rapids; Granite State; Greenwich; Hamburg-Bremen; Hartford; Home; Imperial; Lancashire; L. & L. & G.; Lon. & Lan.; Mil. Mechanics; National; Niagara; North America; N. B. & M.; Northern; Norwood; Norwich Union; Palatine; Pennsylvania; Phila. Und.; Prov. Wash.; Queen; Springfield; Traders; United States; Westchester; Western, Can.;——Lloyds Plate Glass; Travelers.

Grignon, J. B. (*Office, Marinette, Wis.*); N. W. Life Ass'n.

La Combe, A. N.; Travelers.

McGiveran, J. T. (*Office, Green Bay, Wis.*); (*Gen. Ag't*) Northwestern Mutual Life.

Madden, J. A.; National Life, Vt.

Poyer, D. F.; Inter-State Casualty.

Ruff, G. H.; Inter-State Casualty.

Sherman & Selleck; Asso. Und.; Lion; Man. & Mer., Pa.; N. Y. Und.; Prussian National; Rockford; Scottish Union; Security; Western Und.;——Reliance Mar.;——Employers Liability, Eng.; N. Y. Plate Glass.

Stephenson, J. A.; Farmers; Protective F. Ass'n;——Standard Acci.

TUTEUR, JOSEPH; (*Office, West Superior, Wis.*); (*General Agent*) **New York Life.**

Wall, Joseph; Phœnix Mutual Life.

Wall, M. J.; New York Life.

Whelan, Andrew; Home Life.

MERRILL. Saginaw Co. Pop., 441.

Mason, W. O.; Mil. Mechanics; Orient.

METAMORA. Lapeer Co. Pop., 333.

Johnson, J. H.; Hartford; Michigan.

Travis, O. C.; Ætna; Home.

MIDDLEVILLE. Barry Co. Pop., 750.

Hendrick, H. E.; Com'l Union; Firemans Fund; German American; Grand Rapids; Niagara.

Jordan, M. F.; Rockford; Security.

Matteson, G. W.; Continental; Detroit; Fire Ass'n; German, F., Ill.; Hartford; Home; North America; N. B. & M.; N. W. National; Phenix, N. Y.

MIDLAND. Midland Co. Pop., 2,484.

Anderson Bros. (*M. P. & M. Anderson*); British America; Concordia; Continental; Detroit; Hartford; Home; Lancashire; L. & L. & G.; Niagara;——Fidelity & Casualty.

Burch, Byron; Citizens, Mo.; North America; Rockford; Scottish Union; Westchester.

Clark, F. D.; Northwestern Mutual Life.

Fales, I.; Cinti. Und.

Thompson, G. C.; Grand Rapids.

Tremper, F. L.; Canada Life.

Turrell, Frank; Grand Rapids.

Weaver, F. L.; Hartford; Orient.

Agencies.

MILAN. Washington Co. Pop., 964.

Barnes, M.; Continental; Hartford; Home; North America; N. B. & M.; Rockford.

Van Wormer, H. L.; Firemans Fund.

MILFORD. Oakland Co. Pop., 1,226.

Arthur, J. G.; (*Gen Ag't*) Conn. Indem. Ass'n; Phœnix Mutual Life.

Crawford, W.; Hartford; Home.

Evans, E. L.; National.

Liddell, M. B.; Caledonion; Continental; Firemans Fund; German, F., Ill.

Lovejoy, Charles E.; Michigan; Phœnix, Conn.; Rockford; Security.

McCall, F.; Com'l Union; Phœnix, Eng.; Queen.

Padley, J. G.; Cooper.

Rutherford, Jas.; Citizens Mut.; L. & L. & G.; Phenix, N. Y.

Wells, F. R.; Lancashire; N. B. & M.

Williams, M. C.; Concordia; Farmers Fire; Granite State; Western, Can.

MILLINGTON. Tuscola Co. Pop., 499.

DeWitt, C.; Ætna.

Kelsey, F. E.; Grand Rapids; Lancashire; North America.

MINDEN CITY. Sanilac Co. Pop., 396.

Durning, F. E.; N. B. & M.

Jackson, H.; Hartford; Protective Fire Ass'n.

Messmore, C. L.; Ætna.

MONROE. Monroe Co. Pop., 5,613.

FIRE PROTECTION — Waterworks, pressure 60 lbs.; 135 hydrants, 18 miles mains. 50 part paid men; 2 steamers, 1 H. & L. truck, 3,000 ft. hose; Siamese couplings used.

Bragdon, A. B.; Citizens, Pa.; Connecticut; Germania.

Campbell, H. W.; Nederland Life.

Cron, J. G.; Delaware; Pacific; Prussian National; Security; Union Casualty.

Dansard, B. & Son, Dansard Bank; Ætna; Manchester; N. Y. Und.; North America; N. B. & M.; Phœnix, Conn.

Davis, John, Washington St.; Caledonian; Phila. Und.; Phœnix, Conn.; Queen; Western Und.

Itchner, Geo.; Concordia; Mechanics; N. W. National; Rockford.

Jaminet, J. P.; (*State Ag't*) Cooper; Cinti. Und.; German, F., Ill.; Reliance; Westchester.

Kirchgessner, Miss Ella; Buffalo German; Union, Buffalo, N. Y.

Little, George L., First Nat. Bank; Fire Ass'n; Firemans Fund; Hartford; Home; L. & L. & G.; Springfield;——Northwestern Mutual Life;——Preferred Acci.

Loranger, P. B., Dansard Bank; Caledonian; Detroit; National; Orient; Royal; Union, Pa.;——Lloyds Plate Glass.

Lowe, M. S.; Travelers.

Meyerfeld, S.; (*Dist. Ag't*) Mutual Life, N. Y.;——Inter-State Cas.

Navarre, A. T.; Standard Acci.

Agencies, Monroe.

Noble, H. S.: Continental; German American; Lon. & Lan.; Phœnix, Eng.; Saginaw Valley F. & M.

Russell, E. D., over Dansard's Bank; British America; Com'l Union;——Prov. L. & T.

Shaw, N. H.; Phœnix, Eng.

Utter, Florence B.; Man. & Mer.

MONTGOMERY. Hillsdale Co. Pop., 250.

Dobbs, E. E.; Hartford.

Stanton, L. L.; Manchester.

MORENCI. Lenawee Co. Pop., 1,310.

Butler, E. L ; N. B. & M.

McCulloch, W.; (*Spec. Ag't*) Equitable Life, N. Y.

Morris, W. O.; Rockford.

Rann, E. L.; Ætna; National.

Rorick, E. B.; Fire Ass'n; Firemans Fund; Hartford; Home; L. & L. & G.; N. Y. Und.; Orient; Phenix, N. Y.; Phœnix, Conn.

Webster, W. D.; Caledonian.

MORLEY. Mecosta Co. Pop., 391.

Blossom, I.; Phœnix, Eng.

MORRICE. Shiawassee Co. Pop., 421.

Blakeslee, A. W.; Continental.

Bristol, O. L.; Union Central Life.

Wells, Wm. B.; Citizens Mut.

MT. CLEMENS. Macomb Co. Pop., 5,647.

FIRE PROTECTION — Waterworks, pressure 50 lbs.; 120 hydrants, 9 miles mains. 2 paid, 28 part paid men; 1 steamer, 1 hand engine, 4 extinguishers, 1 H. & L. truck, 2,500 ft. hose; bell alarm.

Bowers, J. V., Roscup Bldg.; Palatine.

Conner, W. J.; Lancashire.

Crocker & Crocker (*M. & T. W. Crocker*); Westchester.

Czizek, Anthony; Capital; Cooper; Mil. Mechanics;——New York Life.

Eldredge, R. F.; North America.

Erskine, B. R.; American Central.

Farrar, J. S., New and Front Sts.; (*Spec. Ag't*) Equitable Life, N. Y.

German Farmers Mutual Fire Ins. Co.; W. G. Brandenburg, *Sec'y.*

High, W. C.; Ætna; Detroit; Germania; Glens Falls; Hanover; Hartford; Home; N. Y. Und.; Phenix, N. Y.

Jenney, W. S.; British America; Citizens; Concordia; Delaware; Manchester; Man. & Mer.; Merchants Mut.; Saginaw Valley F. & M.; Traders;——N. W. Mutual Life;——Mer. & Travelers Acci;

Lennebacker, Frank; Protective Fire Ass'n;——Fidelity Mutual Life; Mass. Mut. Life.

Lungerhausen, O. C.; L. & L. & G.; London Assur.: National; Pennsylvania; Phœnix, Conn.; Prussian National; Rockford.

Agencies, Mt. Clemens.

Lyon, W. W.; Grand Rapids.

Monfort, F. P.; Asso. Und.; Lancashire.

Rutter, W. H.; Firemans Fund; Hamburg-Bremen; N. B. & M.

Salisbury, E. J., 41 Chamber of Commerce; Cinti. Und.; German, F., Ill.; Northern; Phœnix, Eng.; Security.

Skinner, G. A.; Citizens Bank Bldg.; Royal;——Michigan Mut. Life.

Ullrick, P. & Co.; Com'l Union; Firemans Fund; Mechanics; Teutonia, O.

Van Eps, A. E.; American, Pa.; Caledonian; Connecticut; Continental; German American; Michigan; New Hampshire; New York Und.; Niagara; N. W. National; Orient; Queen; Springfield;——Lloyds Plate Glass.

Walker, J. C.; Home Life.

Withe, C. R.; Phœnix, Conn.

MT. MORRIS. Genesee Co. Pop., 386.

Adams, A. L.; N. B. & M.

Lamb, H. E.; Detroit; Michigan.

Maguin, R.; Ætna.

MT. PLEASANT. Isabella Co. Pop., 3,178.

FIRE PROTECTION—Waterworks, pressure 45 lbs.; 45 hydrants, 5 miles mains. 43 part paid men; 1 H. & L. truck, 2,500 ft. hose; bell alarm.

Bowen, E. S.; Continental; German American; Germania; Lancashire; National; Orient; Phœnix, Eng.; Phœnix, Conn.; Queen; Royal; Westchester;——Fidelity & Casualty.

Carnahan, C. A.; Connecticut; Grand Rapids; Michigan; Phenix, N. Y.; Prov. Wash.

Chatterton, G. A., & Son; British America; Concordia; Firemans Fund; Hanover; Hartford; Rockford; Traders.

Cook & Young (*C. M. C. Cook, A. L. Young*); Caledonian; Northern; Palatine; Pennsylvania.

Lance, A. A.; Inter-State Casualty.

Lyon & Livingston; Com'l Union; Detroit; Fire Ass'n; Hartford; Home; L. & L. & G.; Niagara; North America; N. B. & M.

Soughster, F. H.; Merchants.

Wallington, F. C.; German, F., Ill.

MUIR. Ionia Co. Pop., 511.

Hays, H. J.; Continental; Michigan; Phila. Und.

Probasco, J. O.; Michigan Mutual Life.

Stott, J.; Travelers.

Strachan, J. D.; N. B. & M.; Phœnix, Eng.; Rockford.

MULLIKEN. Eaton Co. Pop., 155.

French, H. F. & R. C.; Manchester.

Stone, W. C.; Ætna.

MUSKEGON. Muskegon Co. Pop., 20,222.

FIRE PROTECTION—Waterworks, pressure 55 lbs.; 460 hydrants, 38 miles mains. 19 paid, 17 part paid men; 1 steamer, 1 chemical engine, 4 extinguishers, 2 trucks, 1 H. & L., 1 aerial; 13,500 ft. hose; 32 alarm boxes; value equipment, $40,000.

MUSKEGON UNDERWRITERS ASSOCIATION: S. H. Stevens, President;

Agencies, Muskegon.

L. B. Smith, Vice-President; R. P. Easton, Treasurer; Paul R. Beardsley, Secretary. Executive Committee—S. H. Stevens, L. B. Smith, ex officio, Wm. A. Smith, O. A Doane and Ashford Wood. Regular meetings, second Thursday each month.

Fire and Casualty.

BARCUS, W. W., Lyman Blk.; Citizens Mut.; Reliance;——Inter-State Casualty.

Clugston, C. F.; Travelers.

Corey, A. B.; Travelers.

DOANE, O. A., Merrill Blk.; Concordia; Grand Rapids; Man. & Mer., Pa.; Mechanics; Milwaukee Mechanics;——Globe Acci.; Metropolitan Plate Glass.

Easton, R. P., Rodgers Blk.; Ætna; German, F., Ill.; Grand Rapids; Hartford; L. & L. & G.; London Assur.; Manchester; Michigan; N. B. & M.; Norwich Union; Phenix, N. Y.; Sun; Traders; Union, Pa.; Western, Can.;——Employers Liability, Eng.; Hfd. Steam Boiler; N. Y. Plate Glass.

Gordon, W. K., Rodgers Blk.; Fidelity & Casualty.

Haines, Edw. D., 17 Pine St.; Western Und.

Joslyn, Frank, Miller Blk.; Firemans Fund;——Inter-State Casualty.

Kelly, W. D., Opera-House Blk.; Ætna; American, Pa.; Palatine; Sun;——Fidelity & Casualty.

Lange, Max, Lyman Blk.; Caledonian; Com'l Union; Hamburg-Bremen; Lion; Orient; Prussian National; Scottish Union;——Preferred Acci.

Mulder, Mrs. Reinon (*C. N. A. Brower, Mgr.*), 136 Pine St.; Rockford; Security.

Owen, Wm. W., 23 W. Western Ave.; Greenwich; National; Phœnix, Conn.; St. Paul;——National Acci.

Root, D. L., 10½ E. Western Ave.; Firemans Fund.

Smith, L. B., 9 S. First St.; American, Mass.; American, N. J.; American, Pa.; British America; Caledonian; Citizens, N. Y.; Continental; German American; Hanover; Lancashire; National; New York Und.; Niagara; Northern; Phila. Und.; Phœnix, Eng.; Rochester German; Royal; Saginaw Valley F. & M.; Union, Eng.; Westchester;——London Guarantee; Travelers;(*Dist. Ag't*) Union Casualty.

Smith, Wm. A., 3 Merrill Blk.; American Central; Atlas; Girard; New York Und.

Spalding, S., Mason Blk.; Citizens, Pa.; Commerce; Firemans Fund; Prov. Wash.

Stevens, S. H., 60 W. Western Ave.; Com'l Union; Connecticut; Detroit; Fire Ass'n; Franklin; Home; Imperial; New Hampshire; N. Y. Und.; Niagara; North America; Pennsylvania;——Preferred Acci.; N. J. Plate Glass.

Whipple Mrs. A. A.; American Surety.

Wilson, F. W., Dennis Smith Blk.; Delaware; Granite State; Lon. & Lan.; Pacific; Reading; State of Pa.; United States;——Lloyds Plate Glass.

WOOD, ASHFORD & CO. (*Ashford & Guy A. Wood*), **2 Landreth Blk.; Cinti. Und.; North German;** (*Spec. Ag't*) **Pacific; Transatlantic.**

Agencies, Muskegon.

Life.

BARCUS, W. W., Lyman Blk.; Nederland Life.

Billinghurst, C. C., 13 W. Western Ave.; Mutual Life, N. Y.

Brakeman, J. W., 102 Houston Ave.; Pacific Mutual Life.

Keating, L. N., Lyman Blk.; (*Col.*) Mich. Mutual Life.

Kelley, W. D.; Phœnix Mutual Life.

McDonald, J. H.; Phœnix Mutual Life.

Smith, Wm. A., 3 Merrill Blk.; Mutual Benefit Life.

Stevens, S. H., 60 W. Western Ave.; Prov't Savings Life.

Velzy, H. E., 24 Lyman Blk.; (*Ass't Sup't*) Metropolitan Life.

Wiselogle, W. F., 27 Hamilton St.; Odd Fellows Mut. Ben.

NAHMA. Delta Co. Pop., 300.

Powers, W. R.; Mutual Benefit Life.

NAPOLEON. Jackson Co. Pop., 334.

Curtis, F. E.; Hartford.

Hess, H. H.; Ætna.

NASHVILLE. Barry Co. Pop., 1,232.

Hough, C. A.; Com'l Union; Connecticut; Continental; Detroit; Fire Ass'n; Hartford; Home; North America; Orient; Phenix, N. Y.; Phœnix, Conn.; Rockford.

Ingerson, C. E.; Inter-State Casualty.

Mallory, E. D.; National.

Marble, W. I.; Firemans Fund; Michigan.

Putnam, C. M.; Hartford.

NEGAUNEE. (U. P.) Marquette Co. Pop., 5,940.

FIRE PROTECTION — Waterworks, pressure 60 lbs.; 56 hydrants, 14 miles mains. 70 volunteer men; 1 steamer, 1 H. & L. truck, 3,500 ft. hose; bell alarm.

MICHIGAN INSPECTION BUREAU—George W. Hall, Deputy Inspector.

Adams, J. Q., & Son; Caledonian; Com'l Union; German American; Lancashire; National; Niagara; N. B. & M.; Northern; N. W. National; Queen; Rockford; Royal.

Beney, F. M.; American, Pa.; American Central; Conn. Fire; Fire Ass'n; Germania; Imperial; Lon. & Lan.; North America; Norwich Union; Pennsylvania; St. Paul;——(*Dist. Ag't*) Phœnix Mutual Life;——Fidelity & Casualty.

Campbell, J. D.; Travelers.

Chellis, W. H.; Travelers.

Gibbs, M. A.; Cooper; German, F., Ill.; Mil. Mechanics;——Lloyds Plate Glass.

McDonald, Geo. A.; New York Life.

McDonald & Quinn; Grand Rapids; Hartford; Orient; Phœnix, Eng.;——Northwestern Mut. Life;——New York Plate Glass.

NEWAYGO. Newaygo Co. Pop., 1,231.

Reid, E. R.; Firemans Fund; German, F., Ill.; Norwich Union; Phœnix, Conn.

Shaw, E. O.; Com'l Union; Connecticut; Detroit; Home; Lancashire; L. & L. & G.; Michigan; Mil. Mechanics; National; N. B. & M.; Orient; Springfield; Traders; Westchester; Western, Can.;——Equitable Life;——Travelers.

Agencies.

NEW BALTIMORE. Macomb Co. Pop., 892.

Heath, R. A.; Ætna; Detroit; Hartford.

Reinecke, A. F.; Phœnix, Conn.; Rockford.

NEWBERRY. (U. P.) Luce Co. Pop., 1,136.

Dutcher, S. N.; American, Pa.; Caledonian; Com'l Union; Connecticut; Grand Rapids; L. & L. & G.; National; Niagara; North America; N. B. & M.; Northern; Norwich Union; Phenix, N. Y.; Phœnix, Eng.; Queen; Royal; St. Paul.

NEW BOSTON. Wayne Co. Pop., 232.

Adams, Sam'l; Manchester.

NEW BUFFALO. Berrien Co. Pop., 656.

Gerdes, F.; Ætna.

Lassfolk, C.; Glens Falls.

Phillips, J. V.; Phœnix, Conn.

NEW HAVEN. Macomb Co. Pop., 458.

Bennett, A.; Hartford; Michigan; Niagara.

Nye, B.; Home; Rockford.

Wurzel, W.; Ætna.

NEW LATHROP. Shiawassee Co. Pop., 195.

Kildea, B.; National; Rockford.

Snyder, B.; Citizens Mut.

NEW TROY. Berrien Co. Pop., 156.

Pierce, A. W.; Detroit.

NILES. Berrien Co. Pop., 4,508.

FIRE PROTECTION—Waterworks, pressure 70 lbs.; 140 hydrants, 15½ miles mains. 62 part paid men; 2 hand engines, 1 H. & L. truck, 3,000 ft. hose; electric alarm system.

Babcock, W. I.; Caledonian; Com'l Union; Girard; N. B. & M.; Palatine; Phœnix, Conn.

Beaver, Thos. G.; American Central; Hanover; Prussian National; Saginaw Valley.

Cooper, J. L.; Germania; London Assur.

Fish, B. F.; Northern; Norwood.

Fitzgerald, T. H.; Glens Falls.

Gilbert, W. J.; Orient.

Henkel, J.; German American.

Hibbon, E. K.; Travelers.

Hutton, W. M.; Firemans Fund; Home; L. & L. & G.; Michigan; National.

Jackson, G. W.; Lon. & Lan.;——Inter-State Casualty.

Landon, W.; Continental; Fire Ass'n; Hartford; Niagara; North America; N. W. National; Phenix, N. Y.; Prov. Wash.; Springfield; Traders; Westchester;——Travelers.

Sinclair, W. H.; Pennsylvania; Phœnix, Eng.; St. Paul.

Wilkinson, L. F.; Delaware; German, F., Ill.; Mil. Mechanics; Rockford, Security.

Wuerz, C. G.; Teutonia, O.

NORRIS. (Mail, North Detroit.) Wayne Co. Pop., 210.

Norris, E. A.; Hartford.

Agencies.

NORTH ADAMS. Hillsdale Co. Pop., 416.

Morehouse, J. E.; North America.

Russ, L. C.; Hartford; Phenix, N. Y.; Prov. Wash.

Taylor, W. D.; (*Gen. Ag't*) New York Life.

NORTH BRANCH. Lapeer Co. Pop., 651.

Ballard, C. W.; Michigan.

Gates, Charles F.; Com'l Union; Granite State; Westchester; Western.

Sicklesteel & Miller; Continental; Grand Rapids; Hartford; Lon. & Lan.; N. B. & M.

Vandecor, J. H.; National.

NORTHVILLE. Wayne Co. Pop., 1,825.

Ambler, W. H.; Caledonian; Franklin; L. & L. & G.; Phœnix, Conn.

Babbitt, L. A.; Orient; Phœnix, Eng.

Beale, R. H.; British America; Com'l Union; Mil. Mechanics; National; N. B. & M.; Rockford; Security; Springfield; Sun; Union, Pa.; ——New Eng. Mutual Life.

Simonds, E. K.; Ætna; Connecticut; Continental; Detroit; German American; Germania; Grand Rapids; Hartford; Home; Michigan; Niagara; North America; Phenix, N. Y.; ——Fidelity & Casualty.

Whipple, V. O., & Son; Firemans Fund.

White, P. E.; Phœnix, Conn.

NORWAY. (U. P.) Dickinson Co. Pop., 3,587.

Jackson, J. F.; Travelers.

Springer, L. F.; American Central; Caledonian; Firemans Fund; German, F., Ill.; Imperial; Phœnix, Eng.; Traders.

NORWOOD. Charlevoix Co. Pop., 150.

Nash, G. V.; Fire Ass'n.

NOVI. Oakland Co. Pop., 212

Bloomer, F. W.; National.

Whipple, O. M., & Son; Hartford.

OAK. Wayne Co. Pop., ——.

Lambert, J.; National.

OAKLEY. Saginaw Co. Pop., 308.

Clark, L. H.; Manchester.

OLIVET. Eaton Co. Pop., 763.

Gage, F. H.; N. B. & M.

Galusha, George; (*Dist. Ag't*) Covenant Mutual Life.

Greene, E. B.; Penn Mutual Life.

Hance, M. A.; L. & L. & G.; Phenix, N. Y.

Herrick, H.; Com'l Union.

Keyes, G. W.; Hartford.

Keyes, K. D.; Detroit; North America.

Warren, A. K.; Grand Rapids; National; Westchester.

ONONDAGA. Ingham Co. Pop., 247.

Cranston, T. M.; Fidelity Mutual Life.

Agencies.

OUSTED. Lenawee Co. Pop., 140.

Darling, F. W.; Manchester.

ONTONAGON. (U. P.) Ontonagon Co. Pop., 2070.

CARROLL, EDWARD; American, Pa.; Continental; German, F., Ill.; Grand Rapids; Norwich Union; Traders;——Home Life;——Fidelity & Casualty.

Chynoweth, Charles; Penn Mutual Life.

Culver, H. H.; New York Life.

Mathews, H. C.; Travelers.

Meilleur, C.; Mil. Mechanics; Northern; Queen.

ORION. Oakland Co. Pop., 612.

Belles Bros.; Hartford; National.

Beveridge, C. S.; Ætna.

Brown, V.; Continental; Detroit;——(*Col.*) Mich. Mut. Life.

Butler, P. T.; Citizens Mut.

Neal, J. A.; Rockford; Security.

ORTONVILLE. Oakland Co. Pop., 313.

Woolman, G. W.; Hartford.

OSCODA. Iosco Co. Pop., 2,073.

Hill, G.; Lancashire; L. & L. & G.; National; Norwich Union; Phœnix, Conn.; Saginaw Valley.

OSSEO. Hillsdale Co. Pop., 200.

Burnett, C. E.; Ætna.

OTISVILLE. Genesee Co. Pop., 306.

Stringer, Z. L.; N. B. & M.

OTSEGO. Allegan Co. Pop., 1,851.

Bardeen, G. E.; N. W. National.

Edsall, W. C.; Lloyds Plate Glass.

Falener, A. G. B.; Firemans Fund.

Martindale, H. H.; Hanover; Hartford; L. & L. & G.;——Inter-State Cas.

Palmer, A. T. B.; Com'l Union; Concordia; Continental; Detroit; Fire Ass'n; Germania; Grand Rapids; London Assur.; Michigan; North America; Orient; Phila. Und.; Rockford; Security;——Fidelity & Casualty.

Tucker, A. B.; German American.

OVID. Clinton Co. Pop., 1,312.

Faxon, W. H.; American, Pa.; Connecticut; Detroit; Fire Ass'n; Firemans Fund; German American; Home; L. & L. & G.; Michigan; National; Phenix, N. Y; Phœnix, Conn.; Prov. Wash.; Westchester;——Fidelity & Casualty.

Johnson, C. A.; Ætna; Caledonian; Com'l Union; Continental; Grand Rapids; Hamburg-Bremen; Hanover; Hartford; Niagara; North America; Northern; N. W. National; Orient; Phila. Und.; Phœnix, Eng.; Sun;——New York Life;——Lloyds Plate Glass; Travelers.

Taylor, C. C.; Pennsylvania.

Agencies.

OWOSSO. Shiawassee Co. Pop., 8,272.

FIRE PROTECTION—Waterworks, pressure 45 lbs.; 125 hydrants, 17 miles mains. 3 paid, 15 volunteer men; 1 steamer, 3 extinguishers, 1 H. & L. truck, 3,250 ft. hose; 12 alarm boxes.

Ash, J. L.; American, Pa.; Com'l Union; Girard; Hamburg-Bremen; Hartford; London Assur.; Lon. & Lan.; Merchants; Phila. Und.; Prussian National; Rockford; Teutonia, O.; ——Union Central Life;——Lloyds Plate Glass.

Baldwin, Newton; Citizens Mut.

Byerly & Loring; Caledonian; Delaware; New Hampshire; Northern; N. W. National; Palatine; Phœnix, Eng.; Queen; Reliance;——N. Y. Plate Glass.

Edwards, Fred; American Central; Concordia; Cooper; Glens Falls; Lancashire; Pennsylvania; Reading; Traders; Western Und.;——Vermont Life;——Fidelity & Casualty; Inter-State Casualty.

Flickinger, L.; Cinti. Und.; Citizens, Pa.; Mechanics; Norwood; Saginaw Valley.

Hadsall, H. S.; Firemans Fund.

Hamblin, H. A.; Grand Rapids.

Horsman, T. J.; Employers Liability.

Jackson, Chas.; Greenwich; Scottish Union; United Firemens;

Kiipatrick, W. M.; Phœnix, Conn.; Springfield.

Lyon, G. R.; Detroit; Fire Ass'n; German, F., Ill.; Germania. Home; National; Pacific.

McKenzie, W. E.; Union Central Life.

Osburn, F.; Connecticut; Continental; Franklin; German American; L. & L. & G.; Michigan; Niagara; North America; N. B. & M.; Phenix, N. Y.; Prov. Wash.; Royal.

Owosso State Bank; (*Col.*) Mich. Mut. Life.

Pierpont, Warren; New York Life.

Salisbury, D. R.; Agricultural; British America; Granite State; Man. & Mer., Pa.; Security; United States; Western, Can.

Watters, D. W.; Phœnix, Conn.

Williams, C. S.; Continental;——N. W. Mutual Life.

Woodward, E. W.; Ætna; Hanover; Hartford; Manchester; Orient; Sun; Westchester;——N. J. Plate Glass.

Wykes, E.; Travelers.

OXFORD. Oakland Co. Pop., 1,035.

Butler, P. T.; Citizens Mut.

Hagerman, C.; Com'l Union; Continental; Detroit; Firemans Fund; German, F., Ill.; North America;——Phœnix Mut. Life;——N. Y. Plate Glass.

Knisman, G. O.; Phœnix, Conn.; Security.

Lincoln, A.; Hartford; Northern.

Losey, C.; National; Pennsylvania.

Marsh, E. S.; German American; Grand Rapids; Home; L. & L. & G.; N. B. & M.; Orient; Rockford; Sun.

Tunstead, W. J.; Lloyds Plate Glass.

PALMYRA. Lenawee Co. Pop., 156.

Dersham, E. C.; New York Life.

Mitchell, C. A.; Ætna.

Agencies.

PALO. Ionia Co. Pop., 300.

Percival, J. C.; Phœnix, Conn.

PARKVILLE. St. Joseph Co. Pop., 130.

Campbell, G. M.; National.

PARMA. Jackson Co. Pop., 483.

Dearing, Peter; Hartford Life & Annuity.

Godfrey, J. R.; Detroit; N. B. & M.

Hiller, H.; Hartford; Home; Phœnix, Conn.

Lewis, Geo. W.; New York Life.

PAW PAW. Van Buren Co. Pop., 1,406.

Chapin, H. A.; Com'l Union.

Farmers Mutual Fire Ins. Co.; E. L. Warner, *Sec'y.*

Free, J. W.; Continental.

Guines, F. P.; Concordia; German, F., Ill.; Grand Rapids; Mil. Mechanics; Rockford; Security; Westchester.

Mason, W. H.; Firemans Fund; Phœnix, Conn.

Parks, E. F.; Hartford; Home; L. & L. & G.; Michigan; Prussian National.

Richardson, M. W.; Phœnix, Conn.

Rick, G. L.; Manhattan Life.

Titus & McNiel; Hanover; Hartford; North America.

PENTWATER. Oceana Co. Pop., 1,382.

*Minshall, S. B.; Caledonian; Connecticut; Firemans Fund; Grand Rapids; Granite State; Hanover; Hartford; Michigan; N. B. & M.; Phenix, N. Y.; Phœnix, Eng.; Queen; Sun; Western, Can.;——National Life, Vt.

Nickerson, E.; Ætna; American, Pa.; Com'l Union; Fire Ass'n; Home; Imperial; National; Niagara; North America; Royal.

PERRINTON. Gratiot Co. Pop., 328.

Boree, E. A.; Travelers.

Durfee, F. E.; N. B. & M.

PERRY. Shiawassee Co. Pop., 525.

Olcott, R. S.; Ætna; Detroit; Hartford; Home; Rockford;——Fidelity & Casualty.

PETERSBURG. Monroe Co. Pop., 441.

Barlow, T.; Manchester.

Gage, J. H.; Detroit; Westchester.

McLachlin, H. C.; Firemans Fund.

Russell, O. H.; Phœnix, Conn.

Zabel, J. O.; Cooper.

PETOSKEY. Emmet Co. Pop., 3,649.

FIRE PROTECTION—Waterworks, pressure 30 to 60 lbs.; 36 hydrants, 6 miles mains. 13 part paid men; 1,700 ft. hose; bell and electric alarm.

Call, C. E ; Firemans Fund; Hanover; L. & L. & G.; Queen.

Dart & Dart; British America; Royal; Traders.

Harmill, A. L.; Inter-State Casualty.

*Committed suicide April 10, 1896.

Agencies, Petoskey.

McCune, W. J. & Co.; Concordia; German American; Hamburg-Bremen; Hartford; Lon. & Lan.; Norwich Union; Orient; Phœnix, Eng.

Pratt, C. R.; Standard Acci.

Quaintance, M. F.; Travelers.

Sprang, G. E.; Hartford; Lancashire; Northern; North America; Palatine; Pennsylvania; Phenix, N. Y.; Prov. Wash.; ——Fidelity & Casualty.

Wachtel & Barnum; Ætna; American, Pa.; Caledonian; Com'l Union; Connecticut; Continental; Fire Ass'n; German, F., Ill.; Grand Rapids; Manchester; Mil. Mechanics: National; Niagara; N. B. & M.; Phœnix, Conn.; Springfield; Westchester; ——Mich. Millers Mut.

PEWAMO. Ionia Co. Pop., 401.

Rogers, E. E.; Home.

Ruel, J. H.; Manchester; Rockford.

Yost, N.; Hartford; North America.

PINCKNEY. Livingston Co. Pop., 504.

Carr, W. A.; Michigan F. & M.

Sykes & Son; Rockford.

Sykes, C. P.; (*Gen. Ag't*) Equitable Life, Ia.

Teeple, G. W.; Com'l Union; Hartford; National; North America; N. B. & M.

PINCONNING. Bay Co. Pop., 1,008.

Forsyth, A.; Lon. & Lan.

Rohrer, W. A.; New York Life.

PINE CREEK. Calhoun Co. Pop., 76.

Nixon, F. E.; National.

PINNEBOG. Huron Co. Pop., 75.

Proctor, J. H.; Union Mutual Life.

PITTSFORD. Hillsdale Co. Pop., 380.

Case, A. A.; Ætna; Hartford; N. B. & M.

Stedman, L. G.: Manchester.

PLAINWELL. Allegan Co. Pop., 1,447.

Cox, W.; National.

HEATH, JOHN; Grand Rapids; Manchester; Michigan; ——Standard Acci.

Soule, Hick & Soule; American, Pa.; Franklin; Home.

Woodard, O. J.; Com'l Union; Continental; Detroit; Fire Ass'n; German American; Hartford; Lancashire; Phenix, N. Y.; ——Fidelity & Casualty.

PLYMOUTH. Wayne Co. Pop., 1,204.

Fisher, C. A.; Grand Rapids.

Freer, N. E.; Rockford; Security.

Lombard, E. P.; Ætna; Continental; German, F., Ill.; Germania; Hartford; Royal.

Potter, A. M.; Com'l Union; Detroit; Hartford; Niagara; Orient; Phœnix, Conn.; Pennsylvania; Sun; ——N. Y. Plate Glass.

Taft, H.; N. B. & M.

Valentine, Charles M.; Michigan; National; ——Citizens Mut.

Agencies.

PONTIAC. Oakland Co. Pop., 7,276.

FIRE PROTECTION—Waterworks, pressure 50 lbs.; 120 hydrants, 16 miles mains. 2 paid, 15 part paid men; 1 steamer, 2 extinguishers, 1 H. & L. truck; Siamese couplings used; 2,000 ft. hose; 25 alarm boxes.

Beardsley, G. E., Crofoot Blk.; Delaware; Mechanics; Orient; Pacific; Phila. Und.; Reliance.

Beekman, Martin, 98 S. Saginaw St.; Continental; Firemans Fund.

Bromley, P. B., 3 Davis Blk.; Com'l Union.

Crawford, F. W., 62 N. Saginaw St.; Home; Springfield; Manchester.

Davis, D. L., 3 Davis Blk.; Cinti. Und.

Dickinson, G.; Granite State; Western.

Elwood, B. F.; (*Col.*) Mich. Mutual Life.

Frost, M. M.; Prudential (*Ordinary*).

Gaylord, J. C., Crofoot Blk.; Fire Ass'n; Girard; Niagara; Phœnix, Conn.

Lounsbury, R. J., Crofoot Blk.; Ætna; Detroit; Franklin; Hartford; Lancashire; Lon. & Lan.; National; N. Y. Und.; North America; N. B. & M.; Pennsylvania; Royal; Sun; Westchester;——N. Y. Plate Glass.

Mathews, A. S.; Travelers.

Monitor Ins. Co. (*Local Mutual*); W. E. Carpenter, *Sec'y*.

Sawyer, J. E., Crofoot Blk.; Grand Rapids; Norwood; Phœnix, Conn.

Stuart, F. J., 3 N. Saginaw St.; British America; Citizens, Pa.; Imperial; Northern; Norwich Union; Western Und.

THATCHER, H. H. & G. G., 32 N. Saginaw St.; Caledonian; Concordia; Connecticut; German American; German, F., Ill.; Glens Falls; Hanover; L. & L. & G.; London Assur.; Michigan; Mil. Mechanics; New Hampshire; N. W. National; Palatine; Phenix, N. Y.; Phœnix, Eng.; Queen; Rockford; Williamsburg City; —— New York Life;——Travelers Acci.

Trowbridge, L. O.; American Central; Norwich Union.

Wallace, W.: Travelers.

Webster, E. R., 62 N. Saginaw St.; British America; Cooper; Germania; Rockford.

Wyckoff, H. A.; Citizens Mut.

PORT AUSTIN. Huron Co. Pop., 557.

Hall, J. H.; North America; N. B. & M.; Phila. Und.

PORT HOPE. Huron Co. Pop., 353.

Stafford, W. R.; Detroit.

PORT HURON. St. Clair Co. Pop., 18,140.

FIRE PROTECTION—Waterworks, pressure 50 lbs.; 255 hydrants, 53 miles mains. 2 paid, 23 part paid men; 1 steamer, 1 H. & L. truck; 6,500 ft. hose; 25 alarm boxes; value equipment, $2,000.

Atkins, Lewis, City Hall; Concordia; Cooper; Firemans Fund; Greenwich; Rochester German; Teutonia, O.; Union, Pa.;—— Lloyds Plate Glass.

Barnum, H. G., First Nat'l Bank; (*Col.*) Berkshire Life.

Agencies, Port Huron.

Botsford, W. T.; Marine.

Bradley, James, Com'l Bank Bldg.; Caledonian; Connecticut; Grand Rapids; Hanover; National; Norwich Union; Union, Eng.;——Nederland Life.

Broesemle, George H.; (*Dist. Mgr.*) Mass. Mut. Life;——Mer. & Trav. Acci.

Busby, W. T.; Home Security Life.

Carson, P. I. & Son (*P. I. & Geo. P. Carson*); Security;——Fidelity & Casualty.

Clark, Geo. F.; Citizens Mut.

Clarke, C. R.; Travelers.

CRONAN, J. J., 229 Knill Blk.; Associated Underwriters; Citizens, Pa.; Delaware; Mechanics; Merchants; Milwaukee Mech.; Union, Buf., N. Y.;——Phœnix Mutual Life;——New Eng. Mut. Acci.; N. J. Plate Glass; (*Gen. Ag't*) Preferred Acci.; U. S. Casualty.

Crowell, J. R.; Home Life.

Davidson, W. F.; Caledonian; Queen; Springfield.

Fraser & Fish (*C. S. Fraser, Fred A. Fish*), Com'l Bank Bldg.; Germania; German, F., Ill.; Imperial; London Assur.; Northern; Palatine; Phila. Und.; R. I. Und.; Sun; Westchester;——Metropolitan Plate Glass.

Gleason, J. M., Stuart Blk.; Cinti. Und.; Prussian National; Reliance.

Jenkinson, George W., Jenkinson Blk.; Caledonian; Palatine; Saginaw Valley.

Kendall, E. J.; British America.

Lindsay, E. H.; Michigan Mut. Life.

McMorran, H.; Detroit.

Newell, P.; American Central.

Percival, C. F.; Glens Falls; Norwood; Reading.

Phillips, P. H.; Firemans Fund; Franklin; Phenix, N. Y.; Prov. Wash.; Rockford;——Guarantors; National Acci.

Porter, J. W., Com'l Bk. Bldg.; Mich. Mut. Life.

Robeson, H. J., White Blk.; Rockford; Security.

Rodgers, E. J.; Scottish Union.

SCHOOLCRAFT, E. J., 101 Huron Ave.; Man. & Mer., Pa.; Pacific.

Seaborn, J. H.; Mass. Ben. Life.

Soper & Co.; Inter-State Casualty.

Soverign & Co. (*T. B. & E. Soverign*), Stuart Bldg.; Delaware; Farmers; Mich. Mutual Fire; —— Equitable Life;—— Mich. Mut. Plate Glass.

Spalding, E. G., 801 Military Ave.; Ætna; Detroit; German American; Hamburg-Bremen; Hartford; Home; L. & L. & G.; Michigan; New Hampshire; New York Und.; Niagara; North America; N. B. & M.; Pennsylvania; Phœnix, Eng.; St. Paul;——Travelers (*Acci.*).

WELCH, JAMES M., Stevens Blk.; 209 Huron Ave.; (*Ass't Sup't*) Metropolitan Life.

Wellman & Carson (*Thos. Wellman, Wm. H. Carson*), over First National Bk.; N. W. National; Western Und.;——Employers Liab.; N. Y. Plate Glass.

Agencies, Port Huron.

WELTON & ECKLES (*B. H. Welton, James Eckles*), **Graham Block; American, Pa.; Atlas; British America; Com'l Union; Continental; Fire Ass'n; Firemans Fund; Girard; Granite State; Lancashire; Lon. & Lan.; Manchester; Phœnix, Conn.; Prussian Nat'l; Queen; Royal; Traders; Western, Can.;—Conn. Mutual Life;—Fidelity & Casualty.**

Wright, P. M.; Canada Life.

PORTLAND. Ionia Co. Pop., 1,734.

Allen, Ethel M.; Continental; Hartford; Home; North America; Phila Und.

Cook, P. G.; Phœnix, Conn.

Jenkins, O. N.; Cinti. Und.; Connecticut; Fire Ass'n; Firemans Fund; N. B. & M.

Maynard & Allen; Traders.

Morse, G. M.; Germania; Hamburg-Bremen; Hartford; National; Niagara; Northern; Orient; Western, Can.

Webber, J. A.; German American; L. & L. & G.

PORT SANILAC. Sanilac Co. Pop., 361.

Thompson, Wm., Jr.; Michigan F. & M.

POTTERSVILLE. Eaton Co. Pop., 486.

Van Anken, W. A.; Hartford.

PRAIRIEVILLE. Barry Co. Pop., 154.

Jones, W. T.; Ætna.

QUINCY. Branch Co. Pop., 1,165.

Allen, T. J.; Prudential Life (*Ordinary*).

Barnes, W. J.; Ætna; Hartford; Home; North America; Phenix, N. Y.

Brown, M. M.; N. W. National; Phœnix, Conn.; Royal.

Lockerby, W. H. & E. D.; Connecticut; Detroit; Germania; Grand Rapids; N. B. & M.; Orient; Rockford.

Rawson & McGiness; L. & L. & G.; Security.

Skinner, C. D.; German, F., Ill.; National; Phœnix, Conn.

RAVENNA. Muskegon Co. Pop., 268.

Patterson, W. E.; Manchester.

READING. Hillsdale Co. Pop., 1,041.

Buell, O. F.; Queen; Rockford.

Culver, F. D.; Phila. Und.

Culver, Z. G.; Grand Rapids; Prov. Wash.

Kinney, A. L.; Com'l Union; Connecticut.

Mallery, M. J.; Ætna; Home; National.

Mallery, S. B.; Detroit; Firemans Fund; North America; Phenix, N. Y.; Phœnix, Conn.

North, W. M.; Royal.

Northrop, W. B.; Continental.

Shafer, A.; Fire Ass'n; Hartford; Michigan; Niagara; Phœnix, Conn.

Shaffer, O. B.; New York Life.

Agencies.

RED JACKET. (U. P.) Houghton Co. Pop., 4,664.
(Mail, Calumet.)

Ford, J. H.; Travelers.

Holman, W. J.; Citizens, Pa.; Granite State; Man. & Mer., Pa.; Mechanics; United States; Western, Can.

REED CITY. Osceola Co. Pop., 2,247.

FIRE PROTECTION—Waterworks, pressure 50 lbs.; 26 hydrants, 4 miles mains. 35 volunteer men; 1 H. & L. truck, 1,600 feet hose; value equipment, $1,500.

Holden, J. C.; Ætna; Caledonian; Com'l Union; Connecticut; Concordia; Hanover; Hartford; Manchester; Mil. Mech.; Niagara; North America; N. B. & M.; Phœnix, Conn.; Phœnix, Eng.;——Metropolitan Plate Glass; Standard Acci.

McSween, T. R.; Travelers.

Marvin, A. L.; Fidelity & Casualty.

Richardson, J. E.; Orient; Pennsylvania.

Slossom, W. M.; (*State Spec. Ag't*) Pacific Mutual Life.

Stone, M.; Traders.

Winsor, L. B.; American, Pa.; Continental; German American; Home; L. & L. & G.; Lon. & Lan.; National; Phenix, N. Y.

REESE. Tuscola Co. Pop., 418.

Coryell, M. S.; Travelers.

Gies, J. J.; Ætna.

REPUBLIC. (U. P.) Marquette Co. Pop., 1,275.

Barnes, G. W.; Travelers.

Zeitler, Wm.; Washington Life.

RICHLAND. Kalamazoo Co. Pop., 321.

Butler, A. J.; Rockford.

RICHMOND. Macomb Co. Pop., 1,049.

Acker, W. H.; Continental; Detroit; Grand Rapids; Home; Michigan; Security.

Heath, S. H.; Niagara; Phenix, N. Y.; Phœnix, Conn.

Hicks, J. M.; Ætna.

Lovejoy & Allen; German, F., Ill.

Stone, W. S.; Com'l Union.

RIGA. Lenawee Co. Pop., 320.

Corbet, W. R.; Manchester.

RIVER RAISIN. Washtenaw Co. Pop., 75.

So. Washtenaw Farmers Mutual Fire Ins. Co.; H. R. Palmer, *Sec'y*.

RIVERDALE. Gratiot Co. Pop., 227.

Going, Chas. E.; Manchester.

RIVER ROUGE. Wayne Co. Pop., ——.

Burke, H. C.; Ætna.

ROCHESTER. Oakland Co. Pop., 1,039.

Collins, A. E.; Phœnix, Conn.

Dewey, E. H.; Citizens Mut.

Goodison, S. C.; Sun.

Agencies, Rochester.

Newberry, A. F.; Detroit; Firemans Fund; Hartford; Michigan; National; Niagara; North America; Phenix, N. Y.

Peters, J. S.; Rockford; Security;——Protective Fire Ass'n.

ROCKFORD. Kent Co. Pop., 753.

Johnson, E. W.; Com'l Union; Detroit; Germania; Grand Rapids; Home; Phœnix, Eng.

ROCKWOOD. Wayne Co. Pop., 300.

Reed, J. P.; Mich. Mutual Life.

ROMEO. Macomb Co. Pop., 1,621.

Evans, H. S.; N. B. & M.

McFarlane, J. K.; Com'l Union; Continental; Orient; Phenix, N. Y.; Phœnix, Eng.

Phillips, G. W., Jr.; Firemans Fund; German, F., Ill; German American; Germania; Hanover; Hartford; Niagara; N. W. National; Rockford; Security.

Seaman, Byron N.; Conn. Fire; Detroit; Grand Rapids; Hartford; L. & L. & G.; National; Phœnix, Conn.; Rockford; Security;——Travelers.

Smith, J. W.; Cinti. Und.; Merchants;——Inter-State Casualty.

Starkweather, J. L.; Westchester;——Citizens Mut.

Thorington, C. C.; Home.

ROMULUS. Wayne Co. Pop., 100.

Taylor, J. R.; Ætna.

ROY. Alcona Co. Pop., ——.

Thompson, A.; Hartford.

ROYAL OAK. Oakland Co. Pop., 370.

Brown, Julius; Detroit.

Grow, J. B.; Rockford.

Russell, R.; Hartford.

Willson, S. J.; Manchester.

SAGINAW. Saginaw Co. Pop. 44,642.

FIRE PROTECTION—Waterworks, pressure 60 lbs.; 700 hydrants, 80 miles mains. 38 paid men; 1 steamer, 2 H, & L. trucks, 17,000 ft. hose; value equipment, $100,000.

MICHIGAN INSPECTION BUREAU, 112 S. Washington St.: George H. House, Deputy Inspector.

FIRE UNDERWRITERS CLUB OF SAGINAW: J. P. Sheridan, President; B. Geer, Vice President; R. A. Bickford, Secretary; E. Schoeneberg, Treasurer. Executive Committee—George S. Lockwood, Carl Schupp, J. P. Sheridan, F. A. Ferguson, B. Geer.

LOCAL COMPANIES.

AMERICAN MUTUAL PLATE GLASS INS. CO. (*In process of organization*), **Heavenrich Blk.; H. P. Geisler,** *Pres.;* **R. A. Bickford,** *Secretary and Manager.*

Farmers Mutual Fire Ins. Co., West Side; James A. Slocum, *Sec'y.*

HOME SECURITY LIFE ASSOCIATION, Eddy Bldg.; O. M. Belfry, *President;* **John W. Foot,** *Secretary.*

Local Companies, Saginaw.

SAGINAW VALLEY FIRE & MARINE INS. CO., Eddy Bldg.; W. S. Eddy, *President;* **J. P. Sheridan,** *Secretary.*

SAGINAW VALLEY MUTUAL FIRE INS. CO., Eddy Bldg.; S. G. M. Gates, *President;* **P. R. Proctor,** *Secretary.*

United States Benev. Soc., Bearinger Bldg.; W. F. Pearson, *Pres.,* J. B. Pitcher, *Sec'y.*

AGENCIES.

EAST SIDE.

Fire and Casualty.

BAUM, WM. B., & BRO. (*Wm. B. & John B. Baum*), **211 Genesee Ave.; British America; Caledonian; Citizens, N. Y.; Franklin; Granite State; Grand Rapids; Imperial; Lancashire; London Assur.; New Hampshire; Northern; Norwich Union; Phœnix, Eng.; Transatlantic; Union, Pa.; Union, Eng.; United States; Westchester; Western;——Fidelity and Casualty; Preferred Acci.**

Brown, Ed. H., 912 N. Second St.; Merchants Mutual, Marshall, Mich.

Brown, J. F., & Son (*J. F. Brown*), 112 Genesee Ave.; Ætna; American, Mass.; Mercantile; Michigan; New York Und.; Orient;——American Surety; Lloyds Plate Glass.

FERGUSON & WALLACE (*Frank A. Ferguson, William Wallace*), **1 & 2 Mason Bldg.; American, Pa.; Com'l Union; Connecticut; Continental; Fire Ass'n; German American; Grand Rapids; Lon. & Lan.; Manchester; National; New York Und.; North America; N. B. & M.; Pennsylvania; Phila. Und.; Saginaw Valley F. & M.; Traders:——***Marine*, **British America; Union Marine;——Guarantors; Guarantee Co. of N. A.; Hartford Steam Boiler; Lloyds Plate Glass; Travelers.**

Fey, Conrad, Bearinger Bldg.; Agricultural; American, N. J.; Buffalo German; Concordia; Farmers, Pa.; Man. & Mer., Pa.; Mechanics; National; N. W. National; W'msburg City;——N. Y. Plate Glass.

GABEL & BICKFORD (*C. A. Gabel, R. A. Bickford*), **Heavenrich Blk.; Citizens, Mo.; Citizens, Pa.; German, Pa.; Hamburg-Bremen; Reading;——London Guar. & Acci.; N. Y. Plate Glass.**

GEER, H. N., Chase Blk.; Greenwich; Norwood; Palatine; Springfield; Western Und.;——Inter-State Casualty; United States Casualty.

Goeschel, Herman, 109 Jefferson St.; American, Pa.; Merchants, N. J.

Grant, Geo. A., Eddy Bldg.; London Guar. & Acci.

Hartmann, F., 409 Genesee St.; American Central; Atlas; Cooper; Mil. Mechanics; Pacific.

HAWKINS, W. B., 411 Bearinger Bldg.; Merchants, N. J.; Prussian National;——Peninsular Mutual Fire;——Merchants & Trav. Acci.

Lake, Wm. & Co. (*Wm. Lake*), 502 Bearinger Bldg.; Agricultural; Delaware; Hamburg-Bremen; Reliance.

Agencies, Fire and Casualty, Saginaw.

McCall, J. G., 318 S. Washington St.; Cinti. Und.;——Mer. & Trav. Acci.

Marskey, C. F., Bearinger Bldg.; Standard Acci.

Nerreter, John, 317 Genesee St.; Girard; L. & L. & G.; Prussian Nat'l; Teutonia, O.

Proud, H. C.; Travelers.

Schulter, A. T.; Inter-State Casualty.

SCHUPP, OTTO & CO. (*Otto & Carl Schupp*), **Eddy Bldg.; Caledonian; Concordia; German, F., Ill.; Grand Rapids; Home; Lion; London Assur.; Merchants; Niagara; Queen; Roch. German; Royal; Scottish Union; Sun;——Employers Liability; Hfd. Steam Boiler; Metropolitan Plate Glass.**

Shaler, H. H., South End; Grand Rapids; Mil. Mechanics; North America.

SHERIDAN, J. P., 405 Eddy Bldg.; Ætna; Detroit; Hanover; Hartford; L. & L. & G.; Phenix, N. Y.; Prov. Wash.; Rhode Island Und.; (*Sec'y*) **Saginaw Val. F. & M.; St. Paul; —— Fidelity & Deposit; Lloyds Plate Glass.**

Steinhoff, H. W.; Travelers.

Sucy, J. W., Potter St.; Grand Rapids; Granite State; Pacific; Springfield; Teutonia, O.; United States; —— (*Spec. Ag't*) Standard Acci.; N. J. Plate Glass.

Life.

Adams, J.; Mass. Mutual Life.

BAGGÉ, EDWARD E., 605 & 605½ Eddy Bldg.; (*Sup't*) **Metropolitan Life.**

BAUM, WM. B. & BRO., 211 Genesee St.; United States Life.

Brinkman, George, Eddy Bldg.; (*Ass't Sup't*) Prudential.

Britton, W. C.; Travelers.

Burnham, Geo. W., Eddy Bldg.; (*Ass't Sup't*) Prudential.

Grant, George A.; Eddy Bldg.; Fidelity Mutual Life.

Harrison, Henry L., 421 S. Jefferson St.; Mich. Mut. Prot. Ass'n.

HAWKINS, W. B., 411 Bearinger Bldg.; Mutual Benefit Life.

Livingston, J. R.; Northwestern Mutual Life.

McCall, J. G., 318 S. Washington St.; Bankers Life, Ia.; Home

Marskey, Charles F., Bearinger Bldg.; (*Gen. Ag't*) Michigan Mutual Life.

Morrison, Stuart, 112 N. Washington St.; Canada Life.

Osmun, Miss Minnie, 304 Bearinger Bldg.; Mutual Life, N. Y.

Peter, James B., Eddy Bldg.; Mutual Life, N. Y.

REESE, L. A., 304 Bearinger Bldg.; (*Dist. Mgr.*) **Mutual Life, N. Y.**

Reese, Mrs. Mary P., 304 Bearinger Bldg.; (*Mgr. Women's Dep't*) Mutual Life, N. Y.

Rice, T. C., Eddy Blk.; (*Ass't Sup't*) Prudential.

Ridley, Alfred, 300 Simoneau St.; Mutual Benefit.

SCHURGER, L. F., Eddy Bldg.; (*Superintendent*) **Prudential.**

Agencies, Saginaw.

WEST SIDE.

Fire and Casualty.

Aldrich, Milo J., 404 Court St.; Standard Acci.

Davenport, George; Merchants.

GEER, B. & SON (*B. & M. D. Geer*), **218 Hamilton St.; Ætna; British America; Caledonian; Com'l Union; Grand Rapids; Greenwich; Hanover; Hartford; Home; Imperial; Lancashire; London Assur.; Michigan; Milwaukee Mech.; National; N. Y. Und.; Niagara; North America; Northern; Norwood; Palatine; Pennsylvania; Phenix, N. Y.; Phila. Und.; Phœnix, Eng.; Prov. Wash.; Queen; Saginaw Valley F. & M.; Springfield; Traders; Westchester; Western Underwriters;——Fidelity & Casualty.**

KERSTEN, EDWIN, 224 N. Hamilton St.; Citizens, Mo.; Citizens, Pa.; Concordia; Norwich Union; Prussian National;——United States Casualty.

Khuen, Richard, 223 N. Hamilton St.; American, N. J.; American, Pa.; Buffalo German; Connecticut; Continental; Fire Ass'n; Franklin; German American; Granite State; L. & L. & G.; Lon. & Lan.; Manchester; Merchants; N. B. & M.; New York Und.; Royal; St. Paul; Sun; Western, Can.; ——London Guar. & Acci.

LEWIS, A. F., Barnard Blk.; Inter-State Casualty.

LOCKWOOD, GEO. S., 414 Court St.; Man. & Mer., Pa.; Mechanics; Pacific; United States;—— Peninsular Mutual;——London Guar. & Acci.; N. Y. Plate Glass.

Schoeneberg, Emil, 404 Court St.; American Central; Atlas; Cinti. Und.; Citizens, Pa.; Cooper; Hamb.-Bremen; Orient.

Wood & Joslin (*N. S. Wood, E. M. Joslin*), Court St.; German, F., Ill.

Life.

Aldrich, Milo J., 404 Court St.; American Union Life.

Lazell, B., 212 S. Granger St.; (*Dist. Ag't*) Cov. Mut. Life.

LEWIS, A. F., Barnard Blk.; (*Special Agent*) **New England Mutual Life.**

Loomis, E. A., 316 N. Fayette St.; (*Gen. Ag't*) Mass. Mutual.

Paxson, W. L., 1021 Adams St.; Bankers Life, Ia.

Potter, Fred H., 405 Court St.; (*Col.*) Mutual Life, N. Y.

Sage, Frank L., 515 Cleveland St.; Mass. Mutual Life.

Schoenberg, E., 404 Court St.; Germania Life.

Whitney, John O., 316 N. Bond St.; Mass. Mut. Life.

SALINE.

Washtenaw Co. Pop., 748.

Davenport, W. H.; Continental; Detroit; Niagara.

Fellows, C. M.; (*Spec. Ag't*) Equitable Life, N. Y.

Jones, F. E.; Hartford; Michigan.

McKinnon, J., Jr.; Home.

Nichols, H. T.; Fire Ass'n.

Warren, A. J.; L. & L. & G.; North America; N. B. & M.; Security.

Wheeler, G. S.; Ætna.

Agencies.

SAND BEACH. Huron Co. Pop., 1,273.

Brenan, J. L.; Springfield.

Hall, C. L.; Continental; Home; North America; Pennsylvania; Phila. Und.;——Inter-State Casualty.

Wagner, M. D.; Firemans Fund; Hartford; L. & L. & G.; Manchester; Michigan; N. B. & M.; Rockford;——Mich. Mut. Life.

SANILAC CENTER. Sanilac Co. Pop., 414.

Dawson, W.; Ætna.

McCaren, J.; Firemans Fund; Manchester.

SARANAC. Ionia Co. Pop., 891.

Johnson, H. T.; Detroit; German, F., Ill.; L. & L. & G.; Manchester; Orient; Rockford.

Potts, G. A.; Continental; Firemans Fund; Grand Rapids; Hartford; Home; Phœnix, Conn.

Wiers, D. A.; National.

SAUGATUCK. Allegan Co. Pop., 754.

Thew, C.; Ætna; Com'l Union; Home; Niagara.

SAULT STE. MARIE. (U. P.) Chippewa Co. Pop.. 7,244.

FIRE PROTECTION—Waterworks, pressure 70 lbs.; 93 hydrants, 13 miles mains. 1 steamer, 2 H. & L. trucks, 2 extinguishers, 3,000 ft. hose; 10 alarm boxes.

Atkinson, J. A.; National Life.

Colwell, J. A.; Ætna; Granite State; Home; United States; Westchester; Western, Can.

Farmers Mutual Fire Ins. Co.; John Montgomery, *Sec'y*.

Finch, R. B.; Travelers.

Hambleton, E. C.; Cov. Mutual Life; Phœnix Mutual Life.

Johnston & Blank; American, Pa.; Caledonian; Com'l Union; Connecticut; Continental; German American; Grand Rapids; Hartford; Lancashire; L. & L. & G.; Northern; N. B. & M.; Norwich Union; Orient; Phenix, N. Y.; Phœnix, Eng.; Queen; Royal; Traders;——Employers Liab.; Lloyds Plate Glass; Travelers.

Metzer, V. E.; American, Mass.; American Central; Hanover; Hartford; Manchester; Mil. Mechanics; North America; Palatine; Phila. Und.; Pennsylvania; Springfield; St. Paul; ——Fidelity & Casualty.

Price, Fred R.; Northwestern Mut. Life.

Shotts, G. W.; British America; Greenwich;—— Fidelity & Dep.; N. Y. Plate Glass.

Sutton, E. S. B.; Fire Ass'n; Firemans Fund; German, F., Ill.; Hamburg-Bremen; Imperial; Lon. & Lan.; National; Niagara;——Metropolitan Plate Glass.

Sutton, J. W.; Lion; Scottish Union.

Whalen, R. S.; New York Life.

Wiley, E. J.; Protective Fire Ass'n.

SAWYER. Berrien Co. Pop., 22.

Hirschman, B.; N. B. & M.

Agencies.

SCHOOLCRAFT. Kalamazoo Co. Pop., 821.

Allen, H. J.; Ætna; Orient: Rockford; Security.
Bowman & Stewart; Firemans Fund; L. & L. & G.; National.
Crull, E. L.; Travelers.
Gardner, A.; Phœnix, Conn.
Miller, P. D.; Home; North America.
Smith, H. P.; Detroit; Hartford; Phenix, N. Y.

SCOTTS. Kalamazoo Co. Pop., 275.

Haas, A.; Hartford; Home.

SCOTTSVILLE. Mason Co. Pop., 519.

Farmers Mutual Fire Ins. Co.; John Griffin, *Sec'y.*
Kirk, W. J.; Concordia.

SEBEWA. Ionia Co. Pop., 152.

Garlock, A. A.; Hartford; N. B. & M.

SEBEWAING. Huron Co. Pop., 1,301.

German Farmers Mutual Fire Ins. Co.; Henry Neuman, *Sec'y.*
Hazen, G. F.; German American; Sun.
Palmer, J. S.; Mich. Mutual Life.
Pengra, O.; American, Pa.; Caledonian; Niagara.
Pregitzer, J. L.; Concordia; Manchester.
Spriess, J.; Firemans Fund; German, F., Ill.; Grand Rapids; Home; N. B. & M.; Pennsylvania.

SENEY. (U. P.) Schoolcraft Co. Pop., 1,000.

Miller, W. G.; Travelers.

SHELBY. Oceana Co. Pop., 560.

Churchill, W. H.; Continental; Home.
Souter, A. E.; American, Pa.; Com'l Union; Fire Ass'n; Grand Rapids; Lancashire; N. B. & M.; Norwich Union; Queen.

SHEPHERD. Isabella Co. Pop., 558.

Hannett, E. H.; German, F., Ill.
Hibbard, F. E.; Continental; Firemans Fund; Hartford; Home.
Struble, E. E.; L. & L. & G.

SHERIDAN. Montcalm Co. Pop., 427.

Hemingway, A. J.; Detroit; Orient; Phœnix, Eng.
Matthewson, W. A.; Travelers.

SHERWOOD. Branch Co. Pop., 435.

Chiesneau, W. B.; Ætna.
Seymour, G. H.; Hanover; Hartford; N. B. & M.
Spurlock, S.; Hartford.

SOUTHFIELD. Oakland Co. Pop., 150.

Dunbar, L. M.; National.

SOUTH HAVEN. Van Buren Co. Pop., 2,449.

FIRE PROTECTION—Waterworks, pressure 45 lbs.; 70 hydrants, 3 miles mains. 35 part paid men; 4 extinguishers, 1 H. & L. truck, 1,000 ft. hose.

Burger, D. B.; (*Spec. Ag't*) Des Moines Life Ass'n.

Agencies, South Haven.

Dewey, H. E.; Caledonian; Detroit; Fire Ass'n; Home; Niagara Rockford.

First State Bank; (*Col.*) Mich. Mut. Life.

Johnson, J. H.; Ætna; Michigan; Orient; Palatine; Queen; Royal; Saginaw Valley; Traders.

Madill, R. J.; Concordia; Security.

Monroe, S. B.; Com'l Union; German, F., Ill.; Grand Rapids; Mil. Mechanics; National;——Mich. Mut. Life; Union Mutual Life.

Parsons, L. E.; Hartford; North America; Phenix, N. Y.

Rawson, M. H.; (*State Ag't*) Des Moines Life Ass'n.

SOUTH LYON. Oakland Co. Pop., 771.

Allen, L. S.; National.

Calkins, S.; (*Col.*) Mich. Mut. Life.

Dunlap, D.; Com'l Union.

Hamilton, G. D.; Firemans Fund.

Howell, E. D.; Hartford; Home; North America; Rockford.

Just, I. N.; Continental; Phœnix, Conn.; Royal; Westchester.

SOUTH ROGERS. Presque Isle Co. Pop., ——.

Farmers Mutual Fire Ins. Co.; W. B. Bodey, *Sec'y*.

SPARTA. Kent Co. Pop., 987.

Ballard, M. N.; Home; Orient; Springfield.

Heath, W. H.; Manchester; North America; Norwich Union.

Hinman, S. D.; Com'l Union; Hartford; N. B. & M.

Lull, L. B.; Connecticut; Firemans Fund; Germania; Grand Rapids; Michigan.

SPRING LAKE. Ottawa Co. Pop., 807.

Bilz, A.; Firemans Fund.

Emory, James; Manchester.

Kay, C. M.; Home.

SPRINGPORT. Jackson Co. Pop., 535.

Geiger, E. E.; Ætna.

Markle & Krathwohl; Connecticut; Detroit.

Powers, F. E.; Com'l Union; Firemans Fund; Manchester; National; Rockford; Security.

Roperts, I. P.; N. B. & M.

STANDISH. Arenac Co. Pop., 848.

Forsyth, A.; Firemans Fund; Lon. & Lan.; Mil. Mechanics; Phœnix, Conn; Queen;——Fidelity & Casualty.

Home Mutual Fire Ins. Co.

STANTON. Montcalm Co. Pop., 1,303.

Briggs, W. A.; British America; National.

French, C. A.; Detroit; Firemans Fund; Orient; Phœnix, Eng.

Hempstead, H. M.; Ætna; Continental; German, F., Ill.; Niagara; N. B. & M.; Phœnix, Conn.

Smith, W. I.; N. W. Mutual Life.

Towle, Delos A.; N. W. Mutual Life;——Fidelity & Casualty.

Agencies.

ST. CHARLES. Saginaw Co. Pop., 572.

Burdick, E. E.; Manchester.

Stewart, A.; Hartford.

ST. CLAIR. St. Clair Co. Pop., 2,575.

FIRE PROTECTION—Waterworks, pressure 40 lbs.; 50 hydrants, 10 miles mains. 40 volunteer men; 1 H. & L. truck, 1,300 ft. hose.

Barron, T. D.; Ætna; Com'l Union; North America; Orient; Pennsylvania.

Blood, F. H.; Hartford; Home; Niagara.

Hubel, C.; Hartford; Manchester; Mil. Mechanics.

Ingles, D. P.; (*Col.*) Mich. Mut. Life.

Jenks, Russ S.; Detroit; Firemans Fund; Hartford; Phenix, N. Y.; Phœnix, Eng.; St. Paul;——Fidelity & Casualty.

McElroy, D. C.; Norwich Union;——John Hancock Mut. Life; ——Inter-State Casualty.

Morse, W. B.; Cinti. Und.; Concordia; Teutonia, O.;——Citizens Mut.

Solis, G. C.; Continental; L. & L. & G.

Stowell, A. R.; National; Rockford; Security; Westchester.

STEPHENSON. (U. P.) Menominee Co. Pop. 456.

Farmers Northern Mutual Fire Ins. Co.; N. Bowers, *Sec'y*.

ST. IGNACE. (U. P.) Mackinac Co. Pop., 2,068.

Conner, C.; Lancashire; Western, Can.

Fitch, E.; Travelers.

Hoban, M.; Ætna; American, Pa.; Caledonian; Manchester; National; N. B. & M.; Niagara; Phœnix, Eng.

Hotchkiss, E. H.; Com'l Union; Mil. Mechanics; Palatine; Queen; Royal;——Lloyds Plate Glass.

Packard, P. N.; Protective Fire Ass'n.

ST. JOHNS. Clinton Co. Pop., 3,440.

FIRE PROTECTION—Waterworks, pressure 40 lbs.; 90 hydrants, 14 miles mains. 80 volunteer men; 1 steamer, 1 H. & L. truck, 2,100 ft. hose.

Bromley, F.; Travelers.

Butler, A.; Union Central Life.

Chafey, R. E.; American, Pa.; Continental; Girard; Grand Rapids; Lancashire; L. & L. & G.; National; N. B. & M.; Palatine; Phila. Und.; Rockford; Security; Springfield; Traders.

Farmers Mutual Fire Ins. Co.; Richard Moore, *Sec'y*.

Hunt, D. Lynn; American Central; British America;——Mer. & Trav. Acci.

Kendrick, H. L.; Com'l Union.

Leland, W. M.; Connecticut; Firemans Fund; Phenix, N. Y.

Osborne, F. M.; Ætna; Germania; North America; N. W. National; Rockford; Sun; Westchester; —— Inter-State Casualty.

Stephenson, G. H.; Hartford; Phœnix, Eng.

Weimar, W. F.; Orient; Pennsylvania.

Wells, Geo. A.; Detroit; Franklin; Hartford; Home; Michigan; Phœnix, Conn.;——Travelers.

Agencies.

ST. JOSEPH. Berrien Co. Pop., 4,519.

FIRE PROTECTION—Waterworks, pressure 45 lbs.; 91 hydrants, 13 miles mains. 2 paid, 30 part paid men; 1 steamer, 1 H. & L. truck, 2,000 ft. hose; bell alarm.

Baldry, A.; Hamburg-Bremen; Prov. Wash.

Dix & Wilkinson; N. W. National.

Donaldson & Wilson; Niagara; Phœnix, Conn.

Hobart, H. C.; Glens Falls; Merchants; Saginaw Valley.

Kelley, E. S.; British America; Caledonian; Conn. Fire; Detroit; German American; Hartford; Lancashire; Lon. & Lan.; L. & L. & G.; Michigan; N. B. & M.; Orient; Prussian National; Queen; Rockford; Royal; Security.

Morrison, D. C.; Rockford.

St. Clair, J. C.; Cooper;——Lloyds Plate Glass.

Schulz, L. S.; Com'l Union; Fire Ass'n; German, F., Ill.; Grand Rapids; Manchester; National; Northern; Norwich Union; Palatine; Phenix, N. Y.; Phœnix, Eng.; Traders;——New Eng. Mut. Life;——Fidelity & Casualty.

WILSON HARRY M.; Concordia; Continental; Firemans Fund; German, F., Ill.; Greenwich; Hanover; Hartford; Home; Imperial; Milwaukee Mech.; New Hampshire; North America; Pennsylvania; Scottish Union; Springfield; Sun;——Employers Liability; N. Y. Plate Glass.

ST. LOUIS. Gratiot Co. Pop., 2,204.

FIRE PROTECTION—Waterworks, pressure 45 lbs.; 60 hydrants, 7 miles mains. 1 paid, 14 part paid men; 4 extinguishers, 1 H. & L. truck, 2,500 ft. hose; bell alarm; value equipment, $3,500.

Aldrich, G. S; German, F., Ill.; Mil. Mechanics; N. W. National; Westchester.

Long, G. W.; Ætna; Caledonian; Firemans Fund; Hartford; Manchester; Pennsylvania.

Lowry, A. H.; Travelers.

Madden, J. P.; Granite State; United States; Western, Can.

Moore, R. A.; British America; Continental; Fire Ass'n; Home; Niagara; Phœnix, Eng.

Phillips, E. C.; American, Pa.; Cinti. Und.; Com'l Union; Detroit; National, Conn.; Norwich Union; Queen.

Reeves, J. W.; Concordia; Merchants; Union, Buf., N. Y.

Yost, W. L.; Fidelity & Casualty.

STOCKBRIDGE. Ingham Co. Pop., 573.

Brown, H. E.; Home.

De Puy, Mrs. E. E.; Continental; Grand Rapids.

Depuy, C. E.; Royal.

Gildurt, W. B.; Fire Ass'n.

Hall, A. A.; Ætna.

Johnson, C. C.; Detroit; L. & L. & G.; Michigan; Rockford.

Rowe, G. A.; Com'l Union; Firemans Fund; National; Niagara; North America.

Agencies.

STURGIS. St. Joseph Co. Pop., 2,834.

FIRE PROTECTION—Waterworks, pressure 50 lbs.; 65 hydrants, 12 miles mains. 40 part paid men; 1 steamer, 1 H. & L. truck, 1,700 ft. hose.

Amger, F. B.; American Central.

Beck, J. W.; L. & L. & G.; Niagara; Phœnix, Conn.

Cooper, N. G.; Concordia; Grand Rapids; Protective Fire Ass'n; Security; Westchester; Western Und.

Hagerman, H. W.; Com'l Union; Lon. & Lan.

Hamilton, Burritt; Com'l Union; Detroit; Fire Ass'n; Hartford; North America; Prussian National.

Heald, F. G.; Girard; Manchester; Orient; Phenix, N. Y.;——Lloyds Plate Glass.

Smith, P. A.; Germania; Hanover; Hartford; Michigan; Phœnix, Conn.; Rockford; Sun.

Van Eps, F. L.; Travelers.

Wait, A. H.; Ætna; Caledonian; Connecticut; Continental; German American; Hamburg-Bremen; Home; National; N. B. & M.; Norwich Union; Palatine; Phœnix, Eng.; Springfield.

White, L. E.; London Assur.; Royal.

SUNFIELD. Eaton Co. Pop., 210.

Cheetham, G. H.; Manchester.

SWARTZ CREEK. Genesee Co. Pop., ——.

Miller, A. T.; Ætna.

TAWAS CITY. Iosco Co. Pop., 1,230.

Phinney, A. H. & Co.; North America.

TECUMSEH. Lenawee Co. Pop., 2,210.

FIRE PROTECTION—Waterworks, pressure, 55 lbs.; 76 hydrants, 8 miles mains. 2 paid, 28 volunteer men; 1 steamer, 4 extinguishers, 2,500 ft. hose; bell alarm; value equipment, $4,200.

Bauer, Frank B.; National, Conn.; Phœnix, Conn.;——Conn. Mutual Life;——Standard Acci.

Conger, A. N., Chicago St.; Firemans Fund;——Mutual Benefit Life;——National Acci.; Star Acci.

Davidson, Guy; Manhattan Life.

De Mott, Wm., Chicago St.; Mutual Life; N. W. Mutual Life.

Elliott, James H.; Imperial; Palatine.

James, Alfred; America, Pa.; British America; Com'l Union; Connecticut; Continental; Detroit; Fire Ass'n; Franklin; German, F., Ill.; Hartford; Home; L. & L. & G.; Mil. Mechanics; N. Y. Und.; N. B. & M.; N. W. National; Phenix, N. Y.; Westchester;——Metropolitan Plate Glass;——Travelers Acci.

Kirchgessner, E. F., 21 Chicago St.; Cooper; Concordia.

Satterthwaite, N. S.; Travelers.

Smith, J. H.; Reliance Marine.

Tribou, Lester P.; Ætna; Fire Ass'n; Hartford; N. Y. Und.; Niagara; North America; Norwich Union; Pennsylvania; Phila. Und.

Wightman, Jas. W.; Citizens Mut.; Security, Conn.

Agencies.

TEKONSHA. Calhoun Co. Pop., 549.

Childs, C. H ; National, Conn.

Main, J. I.; Hartford.

Randall, A. G.; Home.

THREE OAKS. Berrien Co. Pop., 855.

Warren, E. K., Hartford; Home.

THREE RIVERS. St. Joseph Co. Pop., 3,140.

FIRE PROTECTION—Waterworks, pressure 40 lbs.; 82 hydrants, 8 miles mains. 38 volunteer men; 5 extinguishers, 1 H. & L. truck, 2,500 ft. hose; bell alarm.

Arnold, G. H.; Cinti. Und.; Continental; German, F., Ill.; German American; Girard; Grand Rapids; Hartford; London Assur.; National, Conn.; Niagara; North America; N. W. National; Orient; Pennsylvania; Phœnix, Conn.; Phœnix, Eng.; Queen; Royal; Saginaw Valley;——Fidelity & Casualty.

Bliss, H. O.; Ætna; American, Pa.; Germania; Hartford; Northern Assur.; N. B. & M.

Burns, J. B.; Inter-State Casualty.

Case, R. E.; Hanover; L. & L. & G.; Rockford; Security, Conn.; Westchester.

Constantine, S. M.; Com'l Union; Fire Ass'n; Franklin.

Constantine, R. S.; Traders.

Cowling, John; Detroit.

Cox, C. W.; American Central.

Griffiths, J.; Home; Phœnix, Conn.

Howard, A. E.; Firemans Fund; Lancashire; Prussian National.

Jackson, G. E.; Canada Life.

Miller, G. E.; Lon. & Lan; Pacific; Rockford; Security, Conn.

Pepple, J. E.; Travelers.

Prouty, C. H.; Travelers.

Strauct, U. A.; Manchester.

Swartwout, W. B.; Standard Acci.

Three Rivers Farmers Mutual Fire; C. E. Perrin, *Sec'y*.

THOMAS. Oakland Co. Pop., 115.

Knapp, B.; Hartford; Home.

TIPTON. Lenawee Co. Pop., 40.

Wilson, E. A.; New York Life.

TRAVERSE CITY. Grand Traverse Co. Pop., 6,051.

FIRE PROTECTION—Waterworks, pressure 65 lbs.; 92 hydrants, 12 miles mains. 60 volunteer men; 1 H. & L. truck, 2,800 ft. hose; 16 alarm boxes.

Allyn, E. H.; Traders.

Brown, A. H.; (*Spec. Ag't*) Cov. Mutual Life.

Brown, S. M.; Granite State; U. S. Fire; Western Assur.

Carver, O. P.; American, Pa.; Com'l Union; Concordia; Connecticut; Continental; Fire Ass'n; Firemans Fund; Hamburg-Bremen; Home; L. & L. & G.; Lon. & Lan.; Norwich Union; Phenix, N. Y.; Phœnix, Eng.; Prov. Wash.; Queen; Springfield.

Agencies, Traverse City.

Farmers Mutual Fire Ins. Co.; Geo. W. McWetley, *Sec'y*.

Harsha, W. F.; (*Col.*) Michigan Mutual Life.

Hastings, E. W.; Ætna; Caledonian; Hanover; Hartford; Manchester; Michigan F. & M.; Mil. Mechanics.; Phila. Und.;—Fidelity & Casualty; N. Y. Plate Glass.

Kehoes, J.; Travelers.

Murray, C. E.; Travelers.

Patchin & Loranger; German, F., Ill.

Santo, J. R.; German American; Grand Rapids; Hartford; Lancashire; Lion Fire; National, Conn.; Niagara; North America; N. B. & M.; Orient; Palatine; Pennsylvania; Phœnix, Conn.; Royal; Scottish Union & National; Westchester.

Whedon, E. H.; New York Life.

TRENTON. Wayne Co. Pop., 930.

Ayres, C. D.; Com'l Union.

Clee, John; Detroit.

Sanders, W., Jr.; Firemans Fund; Hartford.

TROUT LAKE. Chippewa Co. Pop., 78.

Dayton, G. E.; Travelers.

TROY. Oakland Co. Pop., 58.

Cutting, P. F.; National, Conn.

TUSCOLA. Tuscola Co. Pop., 290.

Harrison, W. H.; Hartford.

UBLY. Huron Co. Pop., 420.

Farmers Mutual Fire Ins. Co.; Jos. Donaldson, *Sec'y*.

UNION CITY. Branch Co. Pop., 1,293.

Carpenter, H. T.; Detroit; Hartford; National, Conn.; North America.

Jones, W. C.; Firemans Fund.

Lowell, C. H.; Ætna; Michigan F. & M.; Phœnix, Conn.

Nesbitt, J. S.; Continental; Germania; Hartford; Home; N. B. & M.; Orient; Phenix, N. Y.

Saunders, A. L.; Rockford; Security, Conn.

Tower, W. H.; Fire Ass'n; L. & L. & G.; N. W. National.

White, D. P.; Royal.

UNIONVILLE. Tuscola Co. Pop., 387.

Purdy, J. C.; Continental; Manchester; Niagara; N. B. & M.

Wooford, F. L.; Ætna.

UTICA. Macomb Co. Pop., 559.

Grant, A.; Home.

Harvey, W. H.; Michigan Mutual Life.

Leech, A. F.; Rockford.

Roberson, Geo. G.; Detroit.

Young, J. N.; Phœnix, Conn.

VANDALIA. Cass Co. Pop., 446.

Green, L.; Hartford.

Agencies.

VASSAR. Tuscola Co. Pop., 1,635.

Baums, F.; Hartford.

Bullard, E. A.; Springfield.

Curtis, C. C.; Caledonian; Lon. & Lan.; National, Conn.; Northern Assur; Palatine; Sun.

Holland, L. E.; Michigan Mutual Life.

Huff, H H.; Travelers.

Jarvis, R. T.; (*Gen. Ag't*) N. Y. Life.

Huston & Spears; Ætna; Detroit; Firemans Fund; L. & L. & G.

North, F.; Continental; Home; Michigan F. & M.; Niagara; North America; N. B. & M.;——Lloyds Plate Glass.

Spears, W. J.; Cinti. Und.

Taylor, E. H; British America; Citizens Mut.; Concordia; German, F., Ill.; German American; Lancashire; Manchester; N. W. National; Orient; Pennsylvania; Phenix, N. Y.; Traders;——Inter-State Casualty; N. Y. Plate Glass.

Varnum, L. P.; Security, Conn.

VERMONTVILLE. Eaton Co. Pop., 648.

Allen, S. G.; Union Mutual Life.

Barber, H. G.; Ætna.

Benedict, W. H.; Hartford.

Hammond, C. E.; National, Conn.

Hawkins, D.; Niagara.

Martin, H. J.; Detroit; Home; Westchester.

Martin, Miss Jennie E.; Rockford.

VERNON. Shiawassee Co. Pop., 456.

Nichols, A. L.; Hartford.

Shiawassee Mutual Fire Ins. Co.; C. A. Wheelan, *Sec'y*.

Westcott, F.; National, Conn.; Niagara.

Whelan, C. A.; Citizens Mut.

VICKSBURG. Kalamazoo Co. Pop., 1,573.

Cropsey, J. R.; Firemans Fund; Germania; N. W. National; Phœnix, Conn.

Dunning, O. B.; Hartford; Home; N. B. & M.; Orient; Rockford; Security, Conn.

Feezler, E. I.; German American.

Gledhill, J. H.; Travelers.

McMaster, J. H.; Detroit; National, Conn.

Major, C. L.; Concordia.

Robinson, Z. N.; Ætna.

WALDRON. Hillsdale Co. Pop., 365.

Wilson, Leroy; Grand Rapids; Hartford; N. B. & M.;——Inter-State Casualty.

Yeagley, S. W.; Ætna; German, F., Ill.

WALTZ. Wayne Co. Pop., 156.

Waltz & Zeigler; Protective Fire Ass'n.

WARREN. Macomb Co. Pop., 294.

Harwood, H.; Ætna.

Reddick, F. A.; Detroit.

Agencies.

WATSON. Allegan Co. Pop., 82.

Still, H. E.; Hartford.

WATERVLIET. Berrien Co. Pop., 453.

Merrifield, F. H.; Home.
Parke, M. W.; Fidelity & Casualty.
Parson, George; Grand Rapids.
Woodruff, A. N.; Ætna; Hartford; N. B. & M.

WAYLAND. Allegan Co. Pop., 540.

Garrett, H. C. & Co.; N. W. National.
Turner, J. A.; Fire Ass'n; Hartford.

WAYNE. Wayne Co. Pop., 1,555.

Bayluss, H.; Continental;—N. Y. Plate Glass.
Cullen, J. F.; Ætna; Detroit.
Deming, T. E.; North America.
Hawley, Hiram; Grand Rapids.
Hosie, J. R.; Phœnix, Conn.
Hosie & Stellwagen; Home.
Rayma. O.; Hartford.
Zimmerman, D.; National, Conn.; N. B. & M.; Phœnix, Conn.

WEBERVILLE. Ingham Co. Pop., 335.

Harris, G. H.; Rockford.
Mills, E. D.; Manchester.
Mills, L. W.; Detroit.

WEST BAY CITY. Bay Co. Pop., 12,337.

FIRE PROTECTION—Waterworks, pressure 55 lbs.; 145 hydrants, 14 miles mains. 3 paid, 17 part paid men; 1 steamer, 5,000 ft. hose; 30 alarm boxes: value equipment, $10,000.

Allen & Roundsville (*G. A. Allen, L. Roundsville*); British America; Citizens, Mo.; Continental; Franklin; German, F., Ill.; Manchester; North America; Western Assur.;—Lloyds Plate Glass.

BIRCHARD, S. R., 801 E. Midland St.; Cincinnati Und.; Merchants Mutual Fire; Norwood; Sag. Val. F. & M.;—United States Life;—Preferred Mas. Mut. Acci.; Lloyds Plate Glass.

Glaser, Charles & Co. (*Chas. Glaser, Geo. Russell*), Babo Blk.; Atlas; Granite State; London Assur.; — Metropolitan Plate Glass.

LEWIS, H. S., Lewis Blk.; Caledonian; Connecticut; Grand Rapids; Hanover; Hartford; Lion; L. & L. & G.; Merchants, N. J.; Mil. Mechanics; N. B. & M.; Northern Assur.; Phœnix, Eng.; Scottish Union; St. Paul; Union, Pa.;—Emp. Liability; N. Y. Plate Glass.

Neumann, Fred, Weber Blk.; Orient; Sun; Traders.

Phillips & Harris (*Wm. H. Phillips, John C. Harris*), Mosher Blk.; Ætna; American, Pa.; Com'l Union; Cooper; Firemans Fund; Greenwich; Lancashire; National, Conn.; New Hampshire; N. Y. Und.; Niagara; Norwich Union; Pennsylvania; Phila. Und.; Royal; Springfield; — N. J. Plate Glass.

Plum, A. G.; Michigan F. & M.

Agencies.

WEST BRANCH. Ogemaw Co. Pop., 1,223.

Empey, Henry; Michigan Mutual Life.

French, M. H. & F. F.; Ætna; Com'l Union; North America; Norwich Union; Pennsylvania; Phœnix, Eng.; —— (*Col.*) Michigan Mutual Life.

Ross & Harris; Firemans Fund; Mil. Mechanics; Niagara; Queen.

WESTPHALIA. Clinton Co. Pop., 396.

Spitzley, M.; Michigan Mutual Life.

WHITEHALL. Muskegon Co. Pop., 1,741.

Chapman, J. H.; Imperial; Mil. Mechanics; Fidelity & Cas.

Lasley, S. H.; Ætna.

Springer, W. D.; Covenant Mutual Life.

Williams, J. H.; Com'l Union; Fire Ass'n; Hamburg-Bremen; Hanover; Manchester; Sun;——Travelers.

WHITE PIGEON. St. Joseph Co. Pop., 939.

Clapp, T. E.; N. B. & M.; Phenix, N. Y.; Phœnix, Conn.; Westchester.

Goodenow, I. J.; Ætna; Rockford.

Schurtz, J. G.; Hartford.

WHITMORE LAKE. Washtenaw Co. Pop., 95.

Lemon, A.; Mutual Life.

Pray, D. A.; Detroit.

WILLIAMSTON. Ingham Co. Pop., 1,120.

Beardsley, G. H.; Com'l Union; Continental; Detroit; Grand Rapids; Hartford; Niagara; Security, Conn.

Cairns, W. F.; Cooper; Firemans Fund.

McEnally, M. H.; North America; Pennsylvania.

Waldo, Scott; Protective Fire Ass'n.

WIXAM. Oakland Co. Pop., 152.

Chambers, A. F.; Hartford.

Sibley, J. L.; Ætna.

WOODLAND. Barry Co. Pop., 355.

German Baptist Brethren Farmers Fire Ins. Co.; S. D. Katherman, *Sec'y.*

Hilbert, F. H.; Com'l Union; Hartford; Manchester; N. B. & M.

Velte, J.; Ætna.

WYANDOTTE. Wayne Co. Pop., 4,209.

FIRE PROTECTION—Waterworks, pressure 30 lbs.; 100 hydrants, 9 miles mains. 3 paid, 12 part paid, 13 volunteer men; 3,500 ft. hose; 10 alarm boxes.

Loeckner, J.; Cooper.

Murphey F.; Connecticut; Fire Ass'n; Firemans Fund; Hanover; Hartford.

Nellis, F.; Caledonian; Hartford; Home; London Assur.; Niagara; Phœnix, Conn.;——Lloyds Plate Glass.

Pray, S.; Ætna; American, Pa.; Lancashire; Michigan; North America; Pennsylvania; Phila. Und.; Phœnix, Eng.; Phœnix, Conn.

Roehrig & McInerney; Mil. Mechanics; N. B. & M.

Tewksbury, Newton; Citizens, Mo.; Concordia; Grand Rapids; Teutonia F. & M.

Agencies.

YALE. St. Clair Co. Pop., 1,021.

Beecher, E. R.; Security Mut. Life Ass'n, N. Y.

Holden, C. R.; Caledonian; L. & L. & G.

LUTZ, J. E.; Commercial Union; Concordia; Firemans Fund; Hartford; Lon. & Lan.; Manchester; Mich. Farmers; Phœnix, Eng.; Rockford;——Employers Liab.; Lloyds Plate Glass; N. Y. Plate Glass.

Mich. Farmers Mut. Fire Ins. Co.

YPSILANTI. Washtenaw Co. Pop., 6,111.

FIRE PROTECTION—Waterworks, pressure 100 lbs.; 135 hydrants, 18 miles mains. 6 part paid, 8 volunteer men; 2 steamers, 2,000 ft. hose; bell alarm; value equipment, $6,000.

UNDERWRITERS CLUB: D. B. Greene, President; T. S. Towner, Secretary.

Adams, H. B.; Hartford.

BEACH, W. P., 48 E. Cross St.; American, Pa.; Hanover; Imperial; London Assur.; Manchester; N. B. & M.; Phenix, N. Y.; Saginaw Valley F. & M.; Union, Pa.

Childs, W. H.; Conn. Mut. Life.

Dodge, S. E.; Cooper; Reading.

Greene, D. B., 123 Congress St.; Continental; German American; Lon. & Lan.; Springfield F. & M.;——Mutual Benefit.

Griffin, D. C., 8 South Huron St.; Com'l Union; Phœnix, Eng.

Hemphill, Miss Josephine; Reading.

Hewitt, Edmund, 21 Washington St.; Delaware; Greenwich; Merchants; New Hampshire; Norwood; Philadelphia Und.; ——Metropolitan Life; Prudential (*ordinary*); ——Merchants & Trav. Acci.

Hinckley E. H.; American Cent.

Kirk, J. P., Savings Bk. Bldg.; Lancashire; Royal.

Miller, H. W.; Michigan Mutual Life; Union Central Life.

Olcott, W. P.; Citizens Mutual Fire.

Smith & Wallace (*A. L. Smith, W. J. Wallace*), Savings Bk. Bldg.; Caledonian; Com'l Union; Fire Ass'n; Glens Falls; Hartford; National, Conn.; Niagara; North America; Palatine; Pennsylvania; ——N. Y. Plate Glass; Preferred Acci.

Towner, T. L.; Savings Bk. Bldg.; Firemans Fund; Home; L. & L. & G.; Northern Assur.; Queen; Traders;——Fidelity & Casualty; Lloyds Plate Glass.

Webb, J. F., Savings Bk. Bldg.; National Life.

Wilber, D. E.; 2 Huron St.; Ætna; Cinti. Und.; Detroit; Germania; Grand Rapids; Michigan; N. Y. Und.; N. W. National; Orient; Phœnix, Conn.; Rockford; Scottish Union; Security, Conn.; Westchester; Western Und.; ——Travelers;——Employers Liab.; Lloyds Plate Glass.

Wortley, J. H., 109 Pearl St.; British America; Citizens, Pa.; Concordia; Connecticut; Franklin; Girard; National, Conn.; Norwich Union; Pacific; Sun;——N. J. Plate Glass.

ZEELAND. Ottawa Co. Pop., 801.

Den Herder, C. J.; Hartford; L. & L. & G.

Ver Lee, Isaac; Caledonian; Connecticut; Com'l Union; Detroit; Grand Rapids; Hartford; Home; Michigan; Phenix, N. Y.

STATISTICAL INFORMATION.

FIRE INSURANCE IN MICHIGAN FOR SIX YEARS.

STOCK.

NAME OF COMPANY.		1890.	1891.	1892.	1893.	1894.	1895.	TOTALS 6 YEARS.
Ætna	Prem's	$76,967	$80,954	$73,579	$94,305	$89,526	$71,792	$487,123
	Losses	36,165	65,009	37,854	37,539	53,986	46,165	276,718
Agricultural	Prem's	10,266	11,464	12,864	17,545	15,421	14,323	81,883
	Losses	4,475	4,075	12,858	16,850	10,984	6,924	56,166
Albany	Prem's	.....	833	1,304	.....	.....	.....	2,137
	Losses	.....	1,452	1,622	.....	.....	.....	3,074
Alliance Ins. Ass'n	Prem's	615	3,735	.....	.....	.....	.....	4,350
	Losses	.....	1,358	.....	.....	.....	.....	1,358
Amazon	Prem's	15,125	.....	.....	.....	.....	.....	15,125
	Losses	16,475	.....	.....	.....	.....	.....	16,475
American, Mass.	Prem's	8,957	9,268	12,394	15,358	9,308	8,637	63,922
	Losses	4,227	8,129	11,808	9,410	8,022	7,172	48,768
American, N. J.	Prem's	7,757	8,427	14,306	16,618	14,572	13,417	75,097
	Losses	348	6,850	3,929	8,985	4,618	7,986	42,716
American Central	Prem's	12,648	14,581	16,607	17,417	17,772	18,203	97,228
	Losses	3,384	5,358	6,190	5,329	8,052	12,265	40,578

American Fire, N. Y.	Prem's	18,985	33,672	32,646	31,409	35,790	14,584	167,086
	Losses	6,420	22,833	27,910	13,733	17,997	10,936	99,829
American Fire, Pa.	Prem's	79,181	81,768	88,220	83,273	60,411	51,887	444,740
	Losses	64,938	52,426	64,638	61,517	51,483	31,212	326,214
Anglo-Nevada	Prem's	.....	.....	.....	.....	.....	.....	.....
	Losses	.....	.....	.....	.....	.....	.....	.....
Artisans	Prem's	1,172	1,343	1,659	.....	.....	.....	4,174
	Losses	830	1,019	287	.....	.....	.....	2,136
Aurora F. & M.	Prem's	7,317	.....	.....	.....	.....	.....	7,317
	Losses	1,402	.....	.....	.....	.....	.....	1,402
Boylston	Prem's	24,832	29,510	27,503	28,285	.....	.....	110,130
	Losses	9,074	9,209	16,837	16,352	.....	.....	51,672
Broadway	Prem's	2,711	3,041	6,851	5,292	3,766	4,621	26,288
	Losses	382	4,215	2,277	1,916	3,194	1,913	13,897
Buffalo German	Prem's	26,687	22,089	23,851	24,991	24,696	22,863	145,177
	Losses	15,578	16,314	20,492	11,555	9,709	17,639	97,287
California	Prem's	24,894	21,566	.....	.....	.....	.....	46,460
	Losses	13,136	18,476	.....	.....	.....	.....	31,612
Capital	Prem's	.....	.....	1,945	4,648	7,233	6,556	20,382
	Losses	.....	.....	1,071	2,921	3,380	2,024	9,396
Citizens, N. Y.	Prem's	18,965	20,183	22,271	24,032	3,665	4,421	93,537
	Losses	7,229	13,047	10,668	17,746	2,554	3,042	54,286
Citizens, Pa.	Prem's	21,018	20,259	18,601	19,293	11,604	14,087	104,862
	Losses	23,043	14,915	14,383	17,682	15,442	10,104	95,569
Citizens, Mo.	Prem's	.....	.....	.....	.....	.....	17,012	17,012
	Losses	.....	.....	.....	.....	.....	2,882	2,882
Columbian, Ky.	Prem's	.....	.....	.....	22,918	.....	.....	22,918
	Losses	.....	.....	.....	11,771	.....	.....	11,771
Commerce	Prem's	6,540	5,324	6,635	7,174	6,685	7,060	39,419
	Losses	5,332	886	2,604	3,422	2,430	1,224	15,108

Statistics, Fire Insurance.

NAME OF COMPANY.		1890.	1891.	1892.	1893.	1894.	1895.	TOTALS 6 YEARS.
Com'l Union, N. Y.	Prem's	.....	.....	.....	.....	.....	$ 193	$ 193
	Losses	.....	.....	.....	.....	.....	.....	.....
Commonwealth	Prem's	$1,936	$2,669	$2,177	$2,314	$1,130	1,131	11,357
	Losses	.....	7	356	.....	4,472	.....	4,835
Concordia	Prem's	25,204	23,520	37,077	43,950	44,399	51,263	225,413
	Losses	12,677	16,122	14.836	13,992	25,746	18,328	101,701
Connecticut Fire	Prem's	64,194	69,512	77,652	88,223	92,102	81,949	473,032
	Losses	34,678	51,740	30,554	47,335	30,903	28,272	223,482
Continental	Prem's	65,654	62,428	60,705	60,039	58,000	62,145	388,971
	Losses	50,576	41,361	38,990	42,103	39,132	24,132	236,294
Cooper	Prem's	23,775	26,148	28,425	28,843	29.926	24,450	161,567
	Losses	11,535	17,979	9,030	4,727	14,802	12,372	70,443
Delaware	Prem's	2,179	12,782	16,849	10,918	19,279	24,117	86,124
	Losses	70	9,932	13,161	6,592	5,338	12,690	45,783
Detroit Fire & Marine	Prem's	78,139	79,516	83,333	84,022	81,256	90,193	496,459
	Losses	36,273	38,886	35,253	38,099	34,944	36,416	219,871
Dwelling House	Prem's	11,530	12,727	15,270	14,353	.....	.....	53,880
	Losses	9,749	4,239	12,157	9,983	.....	.....	36,128
Eagle Fire	Prem's	3,085	4,400	6,079	6,298	7,223	8,011	35.096
	Losses	356	658	3,885	1,726	5,372	1,564	13,561
Empire State	Prem's	8,474	.....	.....	.....	.....	.....	8,474
	Losses	9,228	.....	.....	.....	.....	.....	9,228
Equitable F. & M.	Prem's	11,868	13,109	12,804	9,265	8,396	8,271	63,713
	Losses	14,151	5,059	12,811	5,820	5,523	3,232	49,596
Eureka F. & M.	Prem's	9,416	11,654	11,423	11,976	11,693	13,006	69,168
	Losses	2,592	6,984	8,245	6,846	8,039	7,187	39,893

Exchange Fire	Prem's	5,575	.....	.....	.....	.....	.....	5,573
	Losses	2,663	.....	.....	.....	.....	.....	2,663
Farragut	Prem's	3,179	2,960	2,542	2,995	4,376	3,366	19,418
	Losses	1,537	325	2,293	234	5,205	1,342	10,936
Firemens, Dayton, O.	Prem's	9,848	.....	.....	.....	.....	.....	9,848
	Losses	3,719	.....	.....	.....	.....	.....	3,719
Firemens, N. J.	Prem's	5,106	6,127	6,583	8,208	8,373	7,899	42,196
	Losses	1,358	5,488	5,574	7,503	5,602	8,796	34,321
Firemens, Md.	Prem's	.....	.....	.....	.....	3,928	Not rep.	3,828
	Losses	.....	.....	.....	.....	1,899	Not rep.	1,899
Firemans Fund	Prem's	48,767	50,754	55,426	55,300	57,630	54,068	321,945
	Losses	21,412	13,324	27,231	34,291	37,022	29,045	162,325
Fire Association	Prem's	56,512	65,319	74,837	84,725	86,031	105,174	372,598
	Losses	35,904	40,519	38,664	50,931	54,006	40,371	260,395
Fire Ins. Co. of Phila.	Prem's	4,329	3,823	5,242	4,572	5,329	4,435	32,730
	Losses	1,284	2,546	2,387	1,326	2,253	3,352	13,128
Franklin, Col'mbus, O.	Prem's	4,352	.....	.....	.....	.....	.....	4,352
	Losses	2,936	.....	.....	.....	.....	.....	2,936
Franklin Fire, Pa.	Prem's	25,306	22,780	24,686	23,331	23,538	24,467	144,109
	Losses	9,990	15,119	13,910	17,169	9,784	16,240	82,212
German, Freeport, Ill	Prem's	50,538	49,738	55,331	69,678	75,343	77,412	377,040
	Losses	30,004	26,442	26,624	38,042	36,989	49,019	207,120
German American	Prem's	61,357	64,206	72,635	73,820	68,736	68,986	408,840
	Losses	18,829	31,395	23,455	37,671	27,295	22,462	161,107
Ger. Am. Fire, Minn.	Prem's	.....	.....	.....	.....	.....	.....	.....
	Losses	.....	.....	.....	.....	.....	.....	.....
Ger. Fire, Peoria, Ill.	Prem's	10,361	10,038	7,427	.....	.....	.....	28,846
	Losses	11,620	10,107	10,950	.....	.....	.....	32,677
Ger. Fire, Pittsburg	Prem's	5,550	6,295	5,220	4,755	6,392	.....	28,212
	Losses	3,648	4,211	7,352	3,410	4,929	.....	23,550

Statistics, Fire Insurance.

NAME OF COMPANY.		1890.	1891.	1892.	1893.	1894.	1895.	TOTALS 6 YEARS.
Germania Fire, N. Y.	Prem's	$42,717	$48,179	$48,720	$49,354	$37,829	$37,251	$264,050
	Losses	21,231	24,430	18,623	34,269	31,929	12,829	143,311
Germania F. & M.	Prem's	.....	.....	.....	.....	.....	.....	.....
	Losses	.....	.....	.....	.....	.....	.....	.....
Girard F. & M.	Prem's	19,362	20,028	18,466	21,551	21,511	22,195	123,113
	Losses	7,478	13,237	15,031	14,622	13,100	12,029	75,497
Glens Falls	Prem's	10,601	9,362	11,633	11,442	12,590	15,433	71,061
	Losses	8,127	4,174	7,237	12,436	4,876	8,901	45,751
Globe Fire, N. Y.	Prem's	.....	.....	.....	.....	.....	4,124	4,124
	Losses	.....	.....	.....	.....	.....	56	56
Granite State	Prem's	8,127	14,537	20,267	25,652	20,037	17,896	106,516
	Losses	3,330	4,428	11,307	9,749	10,378	7,588	46,780
Grand Rapids	Prem's	71,048	72,167	77,492	72,545	85,393	95,220	473,865
	Losses	35,390	44,135	40,824	59,382	25,673	35,802	238,206
Greenwich	Prem's	6,813	18,874	21,389	22,564	16,189	14,788	100,617
	Losses	850	11,000	14,025	19,188	8,492	11,568	65,123
Guardian Fire	Prem's	827	.....	.....	.....	.....	.....	827
	Losses	300	.....	.....	.....	.....	.....	300
Hanover	Prem's	37,930	40,367	44,542	48,068	56,460	60,809	288,196
	Losses	14,457	26,094	21,335	35,493	6,249	22,783	126,411
Hartford Fire	Prem's	97,160	102,460	107,186	116,257	188,804	212,660	824,527
	Losses	67,261	50,535	57,736	54,523	56,344	94,264	380,673
Hekla Fire, Minn.	Prem's	1,622	.....	.....	.....	.....	.....	1,622
	Losses	.....	.....	.....	.....	.....	.....	.....
Home, N. Y.	Prem's	114,590	109,263	119,4'6	126,891	117,847	122,055	710,062
	Losses	69,118	78,829	67,644	72,400	88,831	60,563	436,985

Ins. Co. of North Am.	Prem's	85,029	88,041	90,433	94,789	93,206	108,322	559,820
	Losses	53,715	62,473	46,843	63,168	57,535	54,511	338,145
Ins. Co. State of Pa.	Prem's	8,037	10,128	11,123	9,129	8,943	6,614	53,974
	Losses	3,259	6,908	9,423	5,505	2,512	4,193	31,802
Jersey City	Prem's	2,726	5,536	.....	.....	.....	.....	8,262
	Losses	400	2,892	.....	.....	.....	.....	3,292
Kings County	Prem's	2,642	2,053	.....	.....	.....	.....	4,695
	Losses	441	390	.....	.....	.....	.....	831
Liberty	Prem's	31,859	.....	.....	.....	.....	.....	31,859
	Losses	18,299	.....	.....	.....	.....	.....	18.299
Mnfrs. & Builders	Prem's	9,161	9,546	8,358	.....	.....	.....	27,066
	Losses	2,166	4,458	4,344	.....	.....	.....	11,167
Mnfrs. & Merchants	Prem's	2,032	2,752	7,164	11,528	11,129	11,774	46,379
	Losses	1,024	4,202	1,551	3,116	7,312	5,672	22,877
Mechanics	Prem's	5,145	8,005	10,399	15,223	16,043	15,206	70,121
	Losses	2,951	4,472	7,268	7,328	10,537	10,353	42,889
Mercantile, Cleve., O.	Prem's	.....	.....	.....	.....	.....	.....	.....
	Losses	.....	.....	.....	.....	.....	.....	.....
Mercantile, Mass.	Prem's	10,934	10,757	11,467	11,241	8,804	7,880	60,883
	Losses	4,257	6,351	9,658	5,712	6,222	5,279	37,479
Merchants, N. J.	Prem's	22,505	22,531	23,604	23,017	22,649	27,589	141,895
	Losses	8,141	10,175	11,197	21,239	15,337	10,682	76,771
Merchants, R. I.	Prem's	10,628	12,274	12,744	9,265	8,396	8,271	61,578
	Losses	10,934	4,949	12,811	5,820	5,523	3,232	43,269
Milwaukee Mechanics	Prem's	31,563	37,825	55,071	67,382	53,775	59,448	305,064
	Losses	18,747	23,141	31,479	46,397	30,157	36,660	186,599
Michigan F. & M.	Prem's	111,030	130,442	147,594	108,209	96,606	91,559	689,440
	Losses	51,743	48,357	80,787	73,567	57,528	43,620	355,602
National Fire, Conn.	Prem's	63,032	69,174	75,455	76,376	75,380	77,927	437,264
	Losses	40,871	49,717	54,587	44,788	35,658	29,141	234,763

Statistics, Fire Insurance.

NAME OF COMPANY.		1890.	1891.	1892.	1893.	1894.	1895.	TOTALS 6 YEARS.
National, N Y.	Prem's	$ 2,529	$ 8,333	. . . . .	. . . . .	. . . . .	. . . . .	$ 10,862
	Losses	1,143	4,154	. . . . .	. . . . .	. . . . .	. . . . .	8,297
Newark Fire	Prem's	8,353	8,334	$ 6,834	$ 6,933	$ 3,189	$ 2,961	36,604
	Losses	5,019	9,449	5,686	2,631	6,529	2,708	32,024
New Hampshire .	Prem's	24,546	26,031	28,024	28,201	29,393	27,450	163,645
	Losses	16,633	11,676	13,975	13,473	17,357	10,964	84,078
New York Fire . . .	Prem's	3,848	Not rep.	683	1,642	2,685	2,953	11,811
	Losses	. . . . .	Not rep.	. . . . .	. . . . .	. . . . .	9,985	9,985
N. Y. Bowery Fire . .	Prem's	13,412	11,954	13,641	. . . . .	. . . . .	. . . . .	39,007
	Losses	14,239	6,418	11,042	. . . . .	. . . . .	. . . . .	31,729
Niagara Fire	Prem's	74,869	86,445	91,727	100,990	89,087	87,556	530,674
	Losses	44,771	47,810	46,753	45,686	52,699	36,855	274,575
North American . . .	Prem's	1,696	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	1,696
	Losses	2,702	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	2,702
Northwestern Nat'l .	Prem's	35,586	40,154	40,875	35,548	38,728	39,150	230,041
	Losses	15,688	15,009	19,481	16,229	15,942	14,726	97,075
Norwood, N. Y.	Prem's	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	1,005	1,005
	Losses	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Oakland Home	Prem's	. . . . .	18,217	23,338	. . . . .	. . . . .	. . . . .	41,555
	Losses	. . . .	2,503	13,581	. . . . .	. . . . .	. . . . .	16,084
Ohio	Prem's	12,782	11,815	. . . . .	. . . . .	. . . . .	. . . . .	24,597
	Losses	9,008	6,366	. . . . .	. . . . .	. . . . .	. . . . .	15,374
Orient	Prem's	41,879	44,000	45,767	47,166	45,497	46,765	251,074
	Losses	23,105	32,884	24,167	27,447	31,915	22,873	162,191
Pacific	Prem's	5,596	4,962	11,701	14,709	18,043	17,718	72,732
	Losses	4,144	1,774	5,409	7,875	4,878	10,604	34,684

Packers & Prov. D'lers	Prem's	4,407	.....	.....	.....	.....	.....	4,407
	Losses	745	.....	.....	.....	.....	.....	745
Park Fire	Prem's	848	.....	.....	.....	.....	.....	848
	Losses	325	.....	.....	.....	.....	.....	325
Pennsylvania Fire	Prem's	35,073	38,589	40,017	39,668	41,590	43,464	238,401
	Losses	23,472	30,728	26,101	22,962	30,327	17,028	150,618
Peoples, Pa.	Prem's	10,298	.....	.....	.....	.....	.....	10,298
	Losses	9,680	.....	.....	.....	.....	.....	9,680
Peoples, N. H.	Prem's	14,847	15,234	16,363	.....	.....	.....	46,444
	Losses	8,468	9,112	9,941	.....	.....	.....	27,521
Peoples, N. Y.	Prem's	4,730	2,099	.....	.....	.....	.....	6,829
	Losses	3,466	937	.....	.....	.....	.....	4,403
Phenix, N. Y.	Prem's	83,531	90,401	94,803	105,300	102,501	100,319	576,855
	Losses	40,061	40,381	41,144	71,622	36,001	41,295	270,504
Phœnix, Conn.	Prem's	93,596	101,785	108,186	108,361	131,197	107,919	773,844
	Losses	51,177	66,524	55,296	53,594	73,979	94,586	405,156
Providence Wash.	Prem's	14,284	16,422	21,919	23,269	20,360	23,577	119,831
	Losses	10,083	10,201	9,887	9,563	8,873	11,298	59,905
Prudential, Mass.	Prem's	2,819	.....	.....	.....	.....	.....	2,819
	Losses	3,727	.....	.....	.....	.....	.....	3,727
Prudential, N. Y.	Prem's	.....	.....	.....	.....	.....	.....	.....
	Losses	.....	.....	.....	.....	.....	.....	.....
Queen, Eng. & Am.	Prem's	53,305	8,652	58,064	66,138	65,786	64,596	316,541
	Losses	40,541	468	26,964	25,678	37,460	31,664	162,775
Reading	Prem's	4,784	5,761	11,111	12,940	14,867	13,532	62,995
	Losses	5,491	3,063	5,673	4,985	14,796	8,116	42,124
Reliance	Prem's	.....	2,116	3,535	6,264	12,004	13,005	36,924
	Losses	.....	1,000	991	2,790	4,579	7,069	16,429
Rochester German	Prem's	28,839	29,535	33,392	33,695	31,204	30,001	188,666
	Losses	16,937	12,865	16,885	14,257	18,590	9,984	89,516

Statistics, Fire Insurance.

NAME OF COMPANY.		1890.	1891.	1892.	1893.	1894.	1895.	TOTALS 6 YEARS.
Rockford	Prem's	.....	$14,904	$35,497	$876,419	$ 71,990	$ 80,355	$279,175
	Losses	.....	815	5,480	28,072	35,235	30,508	100,110
Rutgers	Prem's	$ 4,457	4,920	5,048	5,094	4,233	3,788	27,540
	Losses	61	727	5,486	1,048	5,496	261	13,080
Saginaw Val. F. & M.	Prem's	.....	.....	.....	20,812	35,309	39,438	95,558
	Losses	.....	.....	.....	5,842	16,788	20,662	43,292
Security, Conn.	Prem's	30,010	25,246	24,526	25,005	21,141	30,022	155,950
	Losses	15,989	16,230	7,280	16,431	7,150	11,167	74,247
Security, Ohio	Prem's	9,416	11,654	11,423	11,976	11,693	13,006	69,168
	Losses	2,592	6,984	8,246	6,846	8,039	7,187	39,894
Springfield F. & M.	Prem's	56,962	56,221	55,411	61,043	51,565	52,579	333,781
	Losses	36,364	50,428	25,438	37,192	33,828	21,413	204,663
Spring Garden	Prem's	2,961	3,830	5,667	7,788	11,121	11,038	42,405
	Losses	6,300	1,719	2,092	6,419	5,545	6,941	29,016
Southern Cal.	Prem's	2,640	.....	.....	.....	.....	.....	2,640
	Losses	933	.....	.....	.....	.....	.....	933
Standard Fire, N. Y.	Prem's	2,253	.....	.....	.....	.....	.....	2,253
	Losses	90	.....	.....	.....	.....	.....	90
State Inv. & Ins. Co.	Prem's	47,539	48,250	54,232	.....	.....	.....	150,021
	Losses	10,099	31,633	41,367	.....	.....	.....	83,099
St. Paul F. & M.	Prem's	28,384	25,356	28,206	28,035	27,846	27,776	165,603
	Losses	22,059	22,619	17,230	15,624	19,032	14,357	110,921
St. Paul German	Prem's	11,159	44,162	.....	.....	.....	.....	55,321
	Losses	4,027	21,936	.....	.....	.....	.....	25,963
Sun, Cal.	Prem's	3,772	3,650	.....	.....	.....	.....	7,422
	Losses	410	1,278	.....	.....	.....	.....	1,688

Syndicate	Prem's	10,071	13,129	.....	.....	.....	.....	23,200
	Losses	4,546	8,908	.....	.....	.....	.....	13,454
Teutonia, La.	Prem's	.....	.....	.....	.....	2,586	3,110	5,696
	Losses	.....	.....	.....	.....	31	944	975
Teutonia, Pa.	Prem's	1,302	1,392	1,375	3,075	1,947	1,184	10,275
	Losses	.....	1,471	652	1,035	904	630	4,692
Teutonia F. & M.	Prem's	9,318	9,640	10,354	10,011	8,705	8,531	56,559
	Losses	3,870	6,867	2,579	6,679	4,285	4,960	29,240
Traders, Ill.	Prem's	49,963	51,023	62,178	62,015	59,348	59,500	344,027
	Losses	41,618	26,486	20,527	36,493	33,705	24,709	183,538
Union, Pa.	Prem's	13,751	16,992	15,928	15,299	15,627	14,358	91,955
	Losses	7,794	8,034	11,448	14,408	14,786	10,528	66,998
Union, Cal.	Prem's	21,054	.....	.....	.....	.....	.....	21,054
	Losses	19,966	.....	.....	.....	.....	.....	19,966
Union Fire, N. Y.	Prem's	3,092	3,171	3,450	2,642	2,601	2,230	17,186
	Losses	707	4,297	1,095	2,006	3,905	5,395	17,475
United Firemens	Prem's	5,752	6,298	5,800	4,700	4,004	4,009	30,563
	Losses	2,701	3,407	4,765	4,865	1,516	1,061	18,315
United States Fire	Prem's	4,899	8,857	11,200	12,724	9,769	9,421	56,870
	Losses	414	4,081	5,910	6,375	6,560	4,956	28,296
Western, Pa.	Prem's	5,601	5,361	5,746	5,179	5,964	5,856	33,707
	Losses	1,347	7,920	2,574	1,165	5,964	2,506	21,476
Westchester	Prem's	52,110	58,550	59,212	65,519	71,592	71,097	378,080
	Losses	32,475	33,109	34,628	41,014	38,975	32,368	212,569
Williamsburg City	Prem's	16,352	16,188	17,240	16,681	18,534	19,101	104,096
	Losses	9,946	16,122	3,764	12,734	5,970	5,883	44,419

Buy your Proofs of Loss and Other Forms from the Insurance Herald Co.

Statistics, Fire Insurance.

FOREIGN COMPANIES.

NAME OF COMPANY.		1890.	1891.	1892.	1893.	1894.	1895.	TOTALS 6 YEARS.
Atlas	Prem's	.....	.....	$ 7,488	$16,735	$13.594	$12,568	$ 50,385
	Losses	.....	.....	15	3,598	15,795	12,114	31,622
British America	Prem's	$32,857	$31,731	30,451	39,622	39,850	40,084	194,595
	Losses	29,844	23,939	13,808	23,083	20,069	20,543	131,286
Caledonian	Prem's	97,696	26,067	35,042	47,090	51,809	56,563	314,270
	Losses	72,451	13,451	24,515	17,803	28,407	17,838	164,467
City of London	Prem's	2,803	2,426	.....	.....	.....	.....	5,229
	Losses	2,726	2,560	304	.....	.....	.....	5,790
Commercial Union	Prem's	97,696	107.204	100,528	106,735	102,149	94,623	608,935
	Losses	72,451	68,263	40,831	55,178	77,787	43,839	358,349
Guardian Fire & Life	Prem's	23,891	24,787	20,355	19,056	.....	.....	88,089
	Losses	9,215	33,343	15,567	23,468	....	.....	81,593
Hamburg-Bremen	Prem's	32,650	35,625	36,993	38,840	35.674	34,992	214,774
	Losses	10,522	28,175	19,741	34,533	19,851	14,509	127,331
Imperial	Prem's	36,802	36,538	38,600	41,327	38,944	38,284	230,495
	Losses	28,604	30,821	17,476	33,903	25,716	20,510	157,030
Lancashire	Prem's	44,867	41,832	100,953	81,698	69,687	73,343	412,380
	Losses	30.053	45,942	53,806	33,916	45,251	30,114	239,082
Lion	Prem's	14,359	9,407	10,617	12,720	9,565	16,610	73,278
	Losses	23,215	12,391	4,410	6,659	11,636	3,776	62,087
L. & L. & G.	Prem's	99,364	106,903	125,307	138,000	135,633	141,074	746,281
	Losses	56,700	56,546	47,479	68,420	44,758	44,700	318,603
London Assurance	Prem's	27,844	27,004	33,744	33,834	29,569	27,339	179,334
	Losses	22,982	19,851	16,097	27,923	12,089	17,501	117,043

London & Lancashire	Prem's	58,336	60,268	69,131	74,637	58,595	54,490	375,357
	Losses	35,620	46,722	37,604	49,386	40,045	33,917	243,294
Manchester	Prem's	1,898	44,077	78,435	91,202	65,134	59,664	340,410
	Losses	.....	21,981	34,543	55,586	60,910	41,084	214,104
North British & Merc.	Prem's	96,599	100,263	101,449	96,478	96,034	76,637	567,460
	Losses	76,434	60,270	52,526	69,105	70,910	43,851	373,096
Northern	Prem's	40,316	41,049	43,415	48,786	54,665	65,922	294,153
	Losses	16,402	18,726	16,979	28,471	20,217	25,122	126,117
North German	Prem's	.....	.....	.....	.....	.....	9,082	9,082
	Losses	.....	.....	.....	.....	.....	40	40
Norwich Union	Prem's	48,282	54,645	58,879	56,829	54,639	49,882	323,156
	Losses	26,190	38,501	39,410	29,928	35,150	24,995	194,174
Palatine	Prem's	.....	.....	.....	37,080	46,678	54,494	83,758
	Losses	.....	.....	.....	11,329	23,781	30,003	35,111
Phœnix	Prem's	43,346	56,700	74,075	74,871	84,768	82,270	460,030
	Losses	10,922	36,335	21,033	30,286	28,835	23,747	151,158
Prussian National	Prem's	.....	1,178	7,718	11,169	17,305	17,246	54,616
	Losses	.....	.....	2,006	11,100	6,779	9,896	29,781
Royal	Prem's	38,854	50,681	64,296	82,801	78,892	82,544	398,068
	Losses	28,670	32,405	17,755	44,512	39,460	31,756	194,558
Scottish Union	Prem's	16,096	18,312	23,298	30,452	44,296	57,153	189,607
	Losses	15,251	13,785	15,305	22,232	21,730	22,611	110,914
Sun	Prem's	80,008	88,945	116,608	114,677	64,813	51,143	516 194
	Losses	31,397	73,467	64,412	82,825	74,454	29,056	335,611
Transatlantic	Prem's	9,678	10,129	12,736	14,099	.....	7,273	53,815
	Losses	5,574	4,159	3,287	11,181	.....	5	14,206
Union Assurance	Prem's	.....	.....	1,791	4,803	14,468	12,546	35,818
	Losses	.....	.....	1,357	226	110	7,048	8,741
Western, Ont.	Prem's	26,062	29,487	34,430	45,759	36,599	33,871	216,208
	Losses	19,522	12,233	21,949	19,427	20,795	14,293	108,219

Statistics, Fire Insurance.

MUTUAL COMPANIES OF OTHER STATES.

NAME OF COMPANY.		1890.	1891.	1892.	1893.	1894.	1895.	TOTALS 6 YEARS.
Farmers F., York, Pa.	Prem's	$ 10,301	$ 18,107	$ 20,949	$19,202	$10,686	$10,399	$ 89,644
	Losses	9,765	10,842	17,749	16,296	17,408	10,643	82,703
Minneapolis Mutual	Prem's	.....	.....	.....	.....	.....	.....	.....
	Losses	.....	.....	.....	.....	.....	.....	.....
Mutual, N. Y.	Prem's	.....	18,805	32,436	23,680	19,166	10,227	104,314
	Losses	.....	19,459	574	1,002	30,000	35,911	86,942
Ohio Farmers	Prem's	139,506	146,139	135,671	.....	.....	.....	421,316
	Losses	72,768	92,429	99,405	.....	.....	.....	264,602
Protection Mutual	Prem's	2,466	Not rep.	3,108	3,180	5,240	4,754	18,748
	Losses	50	Not rep.	.....	88	30	107	275
Western Mfrs.	Prem's	.....	.....	.....	.....	.....	.....	.....
	Losses	.....	.....	.....	.....	.....	.....	.....

RECAPITULATION.

Michigan Companies	Prem's	$ 260,217	$ 282,125	$ 308,416	$ 285,582	$ 298,564	$ 316,410	$ 1,752,316
	Losses	127,435	131,378	156,864	190,390	134,933	136,497	877,497
Co's of Other States	Prem's	2,474,591	2,533,373	2,981,271	2,799,759	2,731,571	2,759,780	16,280,345
	Losses	1,4[illegible]9,750	1,531,550	1,618,882	1,579,379	1,492,004	1 373,723	9,085,288
Foreign Companies	Prem's	880,867	1,049,670	1,226,343	1,359,301	1,243,359	1,249,697	7,009,237
	Losses	597,373	693,867	582,217	794,078	745,135	562,878	3,975,648
Other State Mutual	Prem's	152,273	183,051	192,164	46,062	35,092	25,380	644,022
	Losses	82,583	122,730	117,728	17,386	47,438	46,661	434,526
Grand Aggregates	Prem's	3,770,314	4,049,219	4,323,870	4,490,704	4,308,586	4,351,167	25,293,860
	Losses	2,297,191	2,479,525	2,240,235	2,581,234	2,419,509	2,089,359	14,107,061

INLAND MARINE INSURANCE IN MICHIGAN FOR SIX YEARS.

Name of Company.		1890.	1891.	1892.	1893.	1894.	1895.	Totals 6 Years.
Ætna	Prem's	$ 4,081	.....	$ 7,405	$ 2,524	$ 2,771	$ 608	$ 17,389
	Losses	3.620	.....	354	11	2,542	17	6,544
British America	Prem's	.....	.....	.....	6,092	19,087	19,008	44,187
	Losses	.....	.....	.....	5,573	10,807	19,304	43,684
British & For. Marine	Prem's	30,194	$4,224	21,530	16,715	860	Not Rep.	73,523
	Losses	10,202	.....	.....	7,409	9,689	Not Rep.	27,300
Commerc'l Mut., N. Y.	Prem's	17,257	.....	.....	.....	.....	.....	17,257
	Losses	25,208	.....	.....	.....	.....	.....	25,208
Commercial Union	Prem's	20,057	13,148	15,411	12,620	9,315	21,645	92,186
	Losses	26,913	3,217	19,442	11,245	35,491	23,219	116,527
Detroit F. & M.	Prem's	31,863	4,818	31,730	38,099	40,022	2,936	149,468
	Losses	17,154	3,571	19,212	33,924	42,647	20,951	137,259
General Marine	Prem's	.....	.....	.....	5,923	5,114	Not Rep.	11,037
	Losses	.....	.....	.....	3,890	1,285	Not Rep.	5,175
Greenwich	Prem's	22	267	818	10.166	15,787	13,355	40,415
	Losses	.....	26	.....	9,642	10,610	12,318	32,696
Ins. Co. of N. America	Prem's	5,973	17,742	15,521	15,169	10,424	5,672	62,801
	Losses	345	8,767	6,709	15,419	7,661	3,461	42,362
London Assurance	Prem's	15,268	12,038	12,328	19,975	23,844	19,166	102,619
	Losses	14,619	6,817	2,808	9,309	13,229	1,461	50,243
Mannheim	Prem's	960	5,902	8,501	31	371	6,749	22.514
	Losses	647	371	30	13	984	160	2,205
Man. & Mer., Pa.	Prem's	.....	11	87	175	68	26	367
	Losses	1,250	.....	.....	171	779	.....	2,260
Marine	Prem's	16,010	24,740	31,972	7,165	5,265	2,746	87,898
	Losses	19,034	5,462	4,084	11,472	931	94	41,077

Statistics, Inland Marine Insurance.

NAME OF COMPANY.		1890.	1891.	1892.	1893.	1894.	1895.	TOTALS 6 YEARS.
Michigan F. & M.	Prem's	$68,373	$61,277	$71,786	$47,951	.....	.....	$249,387
	Losses	53,685	35,527	47,401	65,881	.....	.....	202,494
Orient	Prem's	.....	.....	11,690	9,260	$10,453	$ 9,955	41,258
	Losses	.....	.....	1,241	7,082	9,667	8,876	26,866
Reliance Marine	Prem's	4,122	11,183	23,976	2,119	5,975	Not Rep.	47,375
	Losses	15,052	2,796	2,075	300	1,126	Not Rep.	21,349
Sea	Prem's	3,365	10,280	11,700	2,721	4,737	3,932	36,735
	Losses	7,430	1,175	1,540	.....	684	1,023	11,852
Security, Conn.	Prem's	15	.....	.....	.....	.....	.....	15
	Losses	.....	.....	.....	.....	.....	.....	.....
Standard Marine	Prem's	13.498	14,825	11,688	14,171	7,406	7,065	68,653
	Losses	2,320	2,119	1,314	8,716	12,610	10,180	37,259
St. Paul	Prem's	970	13,038	10,640	12,360	14,627	12,291	63,926
	Losses	35	812	5,410	11,173	9,611	10,888	37,929
Union Marine	Prem's	1,412	24,390	10,304	14,209	15,948	24,401	100,664
	Losses	13,252	18,734	5,933	21,396	26,857	21,953	108,125
Western, Ont.	Prem's	2,561	7,311	41,283	44,549	29,616	17,591	142,911
	Losses	2,982	2,181	8,882	49,873	23,802	30,818	118,538
Totals	Prem's	$236,012	$154,975	$338,369	$281,994	$221,690	$167,146	$1,200,186
	Losses	213,750	52,477	126,436	272,501	221,013	164,723	1,050,900

DO YOU SUBSCRIBE FOR THE INSURANCE HERALD?

LIFE INSURANCE IN MICHIGAN FOR FIVE YEARS.

REGULAR COMPANIES.

COMPANY.	Year.	Ins'rance Written.	Ins'rance in Force Dec. 31.	Prem's.	Losses.
Ætna	91	$ 414,720	$ 1,831,898	$ 48,759	$ 30,044
	92	656,279	2,147,489	53,047	28,787
	93	763,794	2,347,457	54,919	9,520
	94	442,217	2,268,706	76,079	45,729
	95	438,125	2,390,403	79,538	24,930
Am. Union	91	.....	.....	.....	.....
	92	.....	.....	.....	.....
	93	.....	.....	.....	.....
	94	17,000	17,000	365	.....
	95	69,500	62,500	640	.....
Berkshire	91	362,500	1,769,709	48,020	3,115
	92	392.000	1,831,709	52,895	32,282
	93	434,500	1,988,709	53,716	4,500
	94	461,000	2,043,209	63,542	7,500
	95	315,500	2,077,776	61,965	4,000
Canada	91	506,000	731,000	18,509	.....
	92	766,450	1,349,250	45,018	2,500
	93	1,122,050	2,198,700	72,933	2,000
	94	1,008,000	2,745,300	96,143	4,500
	95	784,544	2,945,644	109,794	77,783
Com'l Alliance	91	75,000	80,000	1,558	.....
	92	90,000	104,500	1,457	.....
	93	695,000	110,000	2,990	5,000
	94	.....	.....	.....	.....
	95	.....	.....	.....	.....
Conn. General	91	3,000	91,682	2,009	265
	92	.....	80,862	1,842	1,751
	93	.....	71,862	1,655	3,485
	94	.....	68,862	1,695	1,679
	95	.....	64,862	1,485	1,770
Conn. Mutual	91	100,762	8,079,619	97,759	153,119
	92	228,110	8,088,299	139,689	178,730
	93	96,720	7,923,775	132,601	95,244
	94	110.294	7,863,360	131,374	141,987
	95	173,300	7,803,300	126,363	201,392
Equit., N. Y	91	4,380,554	11,764,965	408,745	78,935
	92	3,713,661	13,385,829	464,647	195,565
	93	2,103,970	12,766,465	400,307	125,623
	94	1,331,997	12,276,236	414,448	63,685
	95	732,579	11,690,984	396,244	146,959

Statistics, Life Insurance.

Company.	Year.	Ins'rance Written.	Ins'rance in Force Dec. 31.	Prem's.	Losses.
Equitable, Ia.	91	$ 21,250	$ 19,250	$ 404	.....
	92	24,750	37,750	953	.....
	93	19,000	50,750	1,187	.....
	94	35,500	71,250	1,939	.....
	95	74,500	122,114	4,377	.....
Germania	91	51,000	389,897	14,160	$11,326
	92	50,921	396,226	15,038	14,452
	93	87,887	417,169	14,465	3,146
	94	33,653	414,981	16,354	9,802
	95	64,650	422,395	15,851	14,496
Home	91	515,720	3,515,676	119,577	32,972
	92	665,697	3,853,033	127,036	60,545
	93	1,196,334	4,357,260	146,304	81,813
	94	456,341	3,838,770	135,275	47,006
	95	999,301	4,364,237	145,031	36,478
Imperial, Mich	91	793,000	1,607,700	35,708	13,000
	92	1,341,500	1,791,200	67,322	21,000
	93	100	207,100	10,223	8,000
	94	300	48,400	3,432	13,000
	95	.....	25,400	1,094	3,000
Iowa Life	91	.....	.....	.....	.....
	92	.....	.....	.....	.....
	93	.....	.....	.....	.....
	94	338,400	311,900	3,526	.....
	95	338,302	371,252	8,971	.....
John Hancock	91	60,206	331,582	13,271	1,200
	92	108,000	372,777	14,021	1,348
	93	186,000	487,268	16,620	4,000
	94	212,000	577,438	*22,468	*5,270
	95	351,750	853,964	*33,686	.....
Life Ins. Clearing	91	.....	.....	.....	.....
	92	66,000	20,500	274	.....
	93	353,500	83,000	2,125	.....
	94	217,500	127,000	3,862	11,000
	95	75,600	103,500	3,883	400
Manhattan	91	204,350	618,472	16,779	4,000
	92	384,175	743,595	17,178	30,200
	93	482,324	859,624	19,243	6,000
	94	346,832	759,981	18,747	16,525
	95	150,335	698,042	18,166	15,574
Mass. Mutual	91	414,384	1,536,464	55,488	13,070
	92	785,098	2,123,238	70,894	13,250
	93	876,094	2,716,263	89,443	20,205
	94	1,131,000	3,521,756	126,696	7,201
	95	1,157,600	4,197,432	139,842	8,536

* Includes industrial figures.

Statistics, Life Insurance.

COMPANY.	Year.	Ins'rance Written.	Ins'rance in Force. Dec. 31.	Prem's.	Losses.
	91	. . . . .	$ 30,141	. . . . .	. . . . .
	92	$ 30,000	56,141	$ 1,660	$ 1,000
Metropolitan . . .	93	84,000	102,141	169,786	*50,768
	94	219,500	228,641	203,365	*52,448
	95	288,150	348,607	*224,675	*61,240
	91	1,394,504	8,537,898	334,817	90,358
	92	1,470,856	9,232,006	370,461	76,751
Mich. Mutual . . .	93	1,617,843	9,558,268	367,905	83,406
	94	961,379	9,218,205	363,272	146,690
	95	925,245	8,212,017	320,767	104,726
	91	2,566,052	12,290,359	452,275	154,397
	92	2,247,080	13,002,976	474,577	215,658
Mutual, N. Y . . .	93	2,794,929	13,580,431	517,497	190,379
	94	4,560,217	15,039,439	545,796	158,252
	95	3,126,972	16,169,212	550,690	130,832
	91	762,792	6,054,775	200,109	135,635
	92	645,297	6,239,017	202,965	82,319
Mutual Benefit . .	93	525,527	6,261,853	207,000	104,410
	94	699,486	6,304,350	210,198	132,215
	95	461,247	6,195,246	212,839	170,132
	91	673,500	1,838,380	75,826	10,000
	92	501,000	1,934,830	82,837	34,000
National, Vt. . . .	93	329,500	1,923,330	90,671	9,043
	94	274,000	1,869,330	85,377	26,500
	95	288,275	1,914,353	88,218	20,000
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	. . . . .	. . . . .	. . . . .	. . . . .
Nederland	93	. . . . .	. . . . .	. . . . .	. . . . .
	94	21,000	11,000	137	. . . . .
	95	352,500	313,500	5,055	. . . . .
	91	158,833	934,035	27,915	8,059
	92	263,962	1,101,083	33,595	14,303
New England . . .	93	247,675	1,281,943	37,749	19,326
	94	339,883	1,481,982	43,393	. . . . .
	95	324,523	1,662,736	47,653	14,500
	91	1,732,620	10,245,534	395,381	117,184
	92	1,309,410	9,948,294	354,029	158,410
New York	93	2,057,000	10,407,344	412,113	89,829
	94	1,741,649	10,367,508	410,747	109,210
	95	1,040,855	9,982,060	401,533	136,413
	91	2,650,271	12,499,624	468,464	139,502
	92	3,192,271	14,475,573	539,368	136,767
Northwestern . .	93	1,988,445	14,842,702	558,235	96,250
	94	1,869,958	15,255,089	585,783	98,145
	95	2,085,790	15,960,012	610,437	194,096

* Includes industrial figures.

Statistics, Life Insurance.

COMPANY.	Year.	Ins'rance Written.	Ins'rance in Force Dec. 31.	Prem's.	Losses.
Pacific Mutual . .	91	$ 38,000	$ 104,970	$ 3,707	. . . . .
	92	65,068	145,538	4,321	. . . . .
	93	127,500	245,038	7,567	. . . . .
	94	74,400	246,613	8,750	$ 3,010
	95	27,655	222,513	9,316	. . . . .
Penn.	91	638,000	3,311,450	125,726	18,103
	92	448,000	3,373,500	129,872	15,055
	93	427,250	3,397,200	136,441	38,804
	94	270,225	3,201,175	128,791	26,749
	95	274,000	3,158,175	126,702	24,220
Phœnix	91	713,332	1,204,355	27,549	18,875
	92	1,004,893	1,694,001	53,001	29,680
	93	1,039,779	1,951,047	59,277	33,491
	94	803,913	1,958,473	74,442	21,930
	95	611,747	2,117,270	82,918	33,468
Provident L. & T.	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	61,500	90,336	2,364	. . . . .
	93	154,788	212,624	4,450	. . . . .
	94	142,333	247,457	5,874	. . . . .
	95	306,599	412,044	9,743	5,000
Prov't Savings . .	91	244,500	1,502,000	27,159	10,000
	92	352,500	1,646,000	33,086	15,000
	93	484,000	1,795,500	38,295	30,500
	94	269,000	1,644,500	37,997	24,000
	95	233,686	1,564,186	38,635	24,000
Prudential . . . . *	91	1,479,017	1,430,706	51,395	8,179
	92	201,000	400,000	*73,755	*12,701
	93	334,000	563,000	*100,231	*21,304
	94	291,923	638,923	*112,648	*22,224
	95	515,157	917,648	*111,588	*32,722
State Mutual . . .	91	342,240	1,173,906	43,751	4,000
	92	516,210	1,531,265	56,276	7,000
	93	393,288	1,669,224	60,358	9,500
	94	417,163	1,881,018	67,888	4,500
	95	335,680	1,991,474	68,188	30,017
Sun Life, Can. . .	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	. . . . .	. . . . .	. . . . .	. . . . .
	93	. . . . .	. . . . .	. . . . .	. . . . .
	94	. . . . .	. . . . .	. . . . .	. . . . .
	95	41,156	41,156	Not Rep.	Not Rep.
Travelers	91	462,833	2,198,894	56,216	7,090
	92	631,692	2,668,025	68,077	6,093
	93	576,894	3,040,469	67,435	19,540
	94	312,783	2,842,682	69,624	17,500
	95	388,378	3,007,684	66,748	18,984

* Includes industrial figures.

Statistics, Life Insurance.

COMPANY.	Year.	Ins'rance Written.	Ins'rance in Force Dec. 31.	Prem's.	Losses.
	91	$543,817	$1,152,036	$ 36,578	$16,580
	92	377,170	1,006,343	37,168	1,683
Union Central .	93	378,389	1,108,097	37,733	1,000
	94	399,990	1,152,065	33,233	11,822
	95	289,031	1,162,971	30,503	2,650
	91	328,845	1,253,779	38,150	6,572
	92	337,665	1,353,734	39,203	14,961
Union Mutual . .	93	583,060	1,682,204	48,458	9,250
	94	479,350	1,688,334	46,125	17,047
	95	253,043	1,488,710	42,846	11,020
	91	302,350	1,270,955	38,522	2,000
	92	430,000	1,424,325	38,919	3,130
United States. . .	93	215,500	1,219,705	39,112	12,270
	94	202,470	1,217,275	38,513	27,500
	95	148,475	1,131,750	35,790	5,000
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	140,500	139,500	2,887	. . . . .
Vermont	93	102,000	191,500	3,783	. . . . .
	94	223,500	275,500	7,392	. . . . .
	95	441,000	523,500	13,312	. . . . .
	91	365,043	2,741,818	112,393	45,317
	92	568,355	2,878,900	120,385	66,465
Washington . .	93	302,869	2,646,354	111,488	12,180
	94	356,795	2,526,057	100.780	29,257
	95	239,201	2,335,748	96,128	38,943
	91	$23,288,995	$102,148,150	$3,503,491	$1,174,246
	92	24,070,070	119,674,344	3,790,417	1,471,386
Totals	93	23,181,409	114,271,646	4.094,313	1,200,787
	94	21,072,952	116,276,365	4,032,619	1,251,436
	95	17,850,705	111,479,960	4,034,855	1,495,325

The Insurance Herald Company keeps always in stock long and short form proofs of loss and appraisal blanks. Orders by telegraph or mail will be filled promptly.

Statistics, Life Insurance.

INDUSTRIAL COMPANIES.

Company.	Year.	Ins'rance Written.	Ins'rance in Force Dec. 31.	Prem's.	Losses.
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	. . . . .	. . . . .	. . . . .	. . . . .
John Hancock . .	93	. . . . .	. . . . .	. . . . .	. . . . .
	94	$ 118,794	$ 91,044	†$ 22,468	†$ 5,270
	95	449,907	208,346	†33,686	673
	91	.*.	2,765,360	106,724	35,855
	92	2,906,502	4,177,356	142,548	. . . . .
Metropolitan . . .	93	4,177,356	4,513,042	†169,786	†50,768
	94	6,937,838	5,921,070	†203,365	†52,448
	95	3,715,189	5,918,611	†224,675	†61,240
†	91	1,479,017	1,430,706	51,395	8,179
	92	1,847,395	1,775,866	†73,755	†12,701
Prudential	93	2,767,161	2,296,499	†100,231	†21,304
	94	3,645,770	2,074,807	†112,648	†22,224
	95	1,561,802	2,006,032	†111,588	†32,722

* Not reported.

† Includes ordinary business.

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THE INSURANCE HERALD COMPANY,
Louisville, Ky.

Statistics, Life Insurance.

NATURAL PREMIUM OR ASSESSMENT.

Name of Association.	Year.	Certific't's Issued.	Certificates Term't'd	Certific't's in Force Dec. 31.	Claims Paid.
	91	.....	.....	.....	.....
	92	.....	.....	.....	.....
Am. Temp. Life	93	.....	.....	.....	.....
	94	.....	.....	$ 56,500	.....
	95	$ 6,000	$ 1,000	61,500	Not Rep.
	91	130,000	60,000	228,000	$ 2,000
	92	312,000	60,000	480,000	224
Bankers L., Min.	93	216,000	144,000	552,000	2,000
	94	16,000	82,000	486,000	.....
	95	256,000	138,000	604,000	Not Rep.
	91	484,000	82,000	1,262,000	4,000
	92	590,000	86,000	1,766,000	2,000
Bankers L., Ia. .	93	290,000	164,000	1,892,000	18,000
	94	534,000	92,000	2,334,000	20,000
	95	1,184,000	142,000	3,376,000	Not Rep.
	91	.....	.....	.....	.....
	92	.....	.....	.....	.....
Bankers L., N. Y.	93	.....	.....	.....	.....
	94	.....	.....	.....	.....
	95	71,000	5,000	66,000	.....
	91	.....	.....	.....	.....
	92	.....	.....	.....	.....
Bankers & Mer. .	93	.....	.....	.....	.....
	94	.....	.....	.....	.....
	95	32,000	15,000	67,000	.....
	91	29,000	104,000	1,185,000	.....
	92	58,000	78,000	1,165,000	7,000
Bay State Benef.	93	2,000	78,000	1,089,000	8,000
	94	334,700	437,000	986,700	7,000
	95	17,200	136,500	867,400	Not Rep.
	91	.....	2,000	72,000	.....
	92	2,000	25,000	49,000	.....
Chic. Guar. Fund	93	22,000	10,000	61,000	.....
	94	16,000	15,000	62,000	.....
	95	11,000	6,000	67,000	Not Rep.
	91	21,000	1,000	23,000	.....
	92	19,500	10,200	26,300	.....
Conn. Indem. . .	93	7,000	18,300	15,000	.....
	94	2,000	7,000	10,000	.....
	95	128,000	12,000	126,500	Not Rep.
	91	450,875	386,500	4,160,250	33,750
	92	2,080,375	1,094,500	5,146,125	71,000
Cov't Mut. Life .	93	615,250	676,750	5,084,625	71,500
	94	559,750	745,750	4,898,625	73,875
	95	557,750	1,224,125	4,232,250	Not Rep.

Statistics, Life Insurance.

Name of Association.	Year.	Certific't's Issued.	Certificates Term't'd	Certific't's in Force Dec. 31.	Claims Paid.
	91	.....	.....	.....	.....
	92	.....	.....	.....	.....
Des Moines Life.	93	$ 82,000	$ 24,000	$ 58,000	.....
	94	213,000	56,000	215,000	$ 4,000
	95	89,000	81,000	223,000	Not Rep.
	91	.....	.....	.....	.....
	92	29,600	19,300	10,300	611
Fi. Mut. Aid, Cal.	93	4,125	4,450	9,970	449
	94	4,800	12,625	2,150	190
	95	8,600	5,100	5,650	Not Rep.
	91	441,500	138,000	731,500	9,000
	92	800,000	401,000	1,130,500	7,250
Fidelity Mut., Pa.	93	226,000	617,500	739,000	14,500
	94	399,000	337,500	800,500	3,000
	95	434,000	191,500	1,043,000	Not Rep.
	91	1,000	3,000	53,000	1,000
	92	.....	.....	5,000	.....
Germ. Mut. Ben.	93	.....	.....	8,000	.....
	94	.....	.....	.....	.....
	95	.....	2,000	82,000	Not Rep.
	91	.....	.....	.....	.....
	92	.....	.....	.....	.....
G'd R'ps M. Life.	93	.....	.....	.....	.....
	94	.....	.....	.....	.....
	95	224,000	45,000	179,000	.....
	91	217,000	91,500	829,000	11,000
	92	230,500	143,000	917,000	8,000
Hartford L. & A.	93	99,000	203,000	813,000	12,000
	94	23,000	109,000	727,000	6,000
	95	.....	.....	.....	.....
	91	90,500	12,000	153,500	.....
	92	.....	.....	.....	.....
Home Ben., N. Y.	93	.....	.....	.....	.....
	94	.....	.....	.....	.....
	95	.....	.....	.....	.....
	91	.....	.....	.....	.....
	92	1,000	.....	1,000	.....
Home Ben., Cal.	93	.....	.....	.....	.....
	94	.....	.....	.....	.....
	95	.....	.....	.....	.....
	91	.....	.....	.....	.....
	92	.....	.....	.....	.....
Home Sec., Mich.	93	.....	.....	.....	.....
	94	.....	.....	.....	.....
	95	320,500	86,500	721,250	Not Rep.

Statistics, Life Insurance.

Name of Association.	Year.	Certific't's Issued.	Certificates Term't'd	Certific't's in Force Dec. 31.	Claims Paid.
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	. . . . .	. . . . .	. . . . .	. . . . .
Jew. & Tradesm's	93	. . . . .	. . . . .	. . . . .	. . . . .
	94	. . . . .	. . . . .	$ 5,000	. . . . .
	95	$ 3,000	$ 5,000	3,000	. . . . .
	91	471,000	233,000	2,634,000	$ 21,467
	92	343,970	868,500	2,503,470	17,040
Kts. Temp., Chic.	93	71,500	318,600	2,346,352	14,711
	94	103,000	325,082	2,124,270	22,056
	95	152,000	153,000	2,123,270	Not Rep.
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	. . . . .	. . . . .	. . . . .	. . . . .
Kts.Tem. & M., O.	93	. . . . .	. . . . .	. . . . .	. . . . .
	94	. . . . .	. . . . .	122,000	. . . . .
	95	228,000	19,000	331,000	Not Rep.
	91	54,000	18,000	112,000	. . . . .
	92	. . . . .	. . . . .	. . . . .	. . . . .
Life & Res., N. Y.	93	. . . . .	. . . . .	. . . . .	. . . . .
	94	. . . . .	. . . . .	. . . . .	. . . . .
	95	. . . . .	. . . . .	. . . . .	. . . . .
	91	9,667	3,101	234,664	1,478
	92	30 certif.	57 certif.	407 certif.	2,844
Mas. Co-op., Mich.	93	. . . . .	. . . . .	. . . . .	. . . . .
	94	. . . . .	. . . . .	. . . . .	. . . . .
	95	. . . . .	. . . . .	. . . . .	. . . . .
	91	323,000	602,000	5,092,000	65,000
	92	64,000	534,000	4,622,000	82,000
Mas. Life, Mich.	93	75,000	494,000	3,584,000	68,000
	94	310,000	513,000	3,381,000	60,000
	95	1,239,000	2,132,000	2,488,000	Not Rep.
	91	8,592,000	1,490,000	8,791,000	117,500
	92	289,750	987,800	8,092,950	150,500
Mass. Ben. Life .	93	65,500	744,700	7,413,750	92,082
	94	494,000	580,100	7,327,650	178,750
	95	235,100	572,950	6,989,800	Not Rep.
	91	641,000	961,500	6,357,500	60,800
	92	. . . . .	. . . . .	. . . . .	. . . . .
Mich. Mut. Ben.	93	. . . . .	. . . . .	. . . . .	. . . . .
	94	. . . . .	. . . . .	. . . . .	. . . . .
	95	. . . . .	. . . . .	. . . . .	. . . . .
	91	. . . . .	1,000	9,000	. . . . .
	92	33,000	2,000	40,000	. . . . .
Minn. Scand. Rel.	93	44,500	31,000	53,500	. . . . .
	94	95,500	8,500	140,500	. . . . .
	95	35,000	55,500	120,000	Not Rep.

Statistics, Life Insurance.

Name of Association.	Year.	Certific't's Issued.	Certificates Term't'd	Certific't's in Force Dec. 31.	Claims Paid.
	91	$ 359,000	$ 429,500	$2,456,000	$ 23,000
	92	606,500	271,500	2,791,000	32,500
Mut. Res. Fund .	93	958,000	417,500	3,331,500	6,000
	94	1,170,000	546,500	3,955,000	33,000
	95	948,500	760,000	4,143,500	Not Rep.
	91	230,000	87,500	292,500	. . . . .
	92	99,000	172,750	296,250	5,000
Nat. Mut. Life .	93	11,250	57,500	263,750	3,750
	94	4,500	61,250	207,000	. . . . .
	95	303,750	84,500	426,250	Not Rep.
	91	23,400	. . . . .	23,400	. . . . .
	92	62,650	32,400	53,650	. . . . .
Nat. Life, Conn.	93	112,000	57,450	108,200	2,000
	94	49,500	13,500	144,200	. . . .
	95	1,131,000	76,250	1,198,950	Not Rep.
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	257,900	117,500	140,400	3,945
N. W. Benevol'nt	93	329,200	347,500	122,100	8,373
	94	209,800	192,300	139,600	6,834
	95	139,600	120,300	158,900	Not Rep.
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	. . . . .	. . . . .	. . . . .	. . . . .
N. W. Life	93	11,000	. . . . .	50,000	. . . . .
	94	55,500	24,500	81,000	. . . . .
	95	245,750	47,000	279,750	Not Rep.
	91	1,032,000	935,000	8,798,000	42,500
	92	4,007,500	4,217,000	8,588,500	81,500
N. W. Mas. Aid .	93	262,500	1,126,500	7,724,500	101,500
	94	487,000	904,500	7,307,000	88,800
	95	178,500	1,188,000	6,297,500	Not Rep.
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	. . . . .	. . . . .	. . . . .	. . . . .
Odd F. Mut. Aid.	93	. . . . .	. . . . .	. . . . .	. . . . .
	94	. . . . .	. . . . .	341,000	. . . . .
	95	38,000	182,000	197,000	Not Rep.
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	406,000	36,000	370,000	. . . . .
Odd F.M.B.,Mich.	93	170,000	69,000	471,000	4,500
	94	81,000	73,000	479,000	1,800
	95	. . . . .	. . . . .	. . . . .	. . . . .
	91	1,201,000	932,000	4,886,000	23,387
	92	840,000	656,000	5,070,000	37,869
Pen'r Mas. Aid .	93	848,000	655,000	5,263,000	49,000
	94	627,000	677,000	5,213,000	51,000
	95	. . . . .	. . . . .	. . . . .	. . . . .

Statistics, Life Insurance.

NAME OF ASSOCIATION.	Year.	Certific't's Issued.	Certificates Term't'd	Certific't's in Force Dec. 31.	Claims Paid.
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	. . . . .	. . . . .	. . . . .	. . . . .
Pref. Bankers L.	93	$ 450,000	. . . . .	$ 450,000	. . . . .
	94	757,000	$207,000	1,000,000	$3,000
	95	2,129,000	399,000	2,730,000	Not Rep.
	91	75,500	23,500	379,500	2,000
	92	55,500	24,500	410,500	2,000
Scan. Mut. Aid .	93	66,500	29,000	448,000	2,000
	94	65,500	32,000	481,000	5,500
	95	63,500	33,000	512,000	Not Rep.
	91	88,500	38,000	280,000	. . . . .
	92	143,000	48,000	375,000	4,000
Sec. Mut. Life. .	93	131,000	88,500	417,500	1,000
	94	28,500	91,000	355,000	5,000
	95	72,500	23,000	404,500	Not Rep.
	91	429,000	92,000	408,500	3,000
	92	256,500	67,000	598,000	2,000
Total Abst. Life.	93	. . . . .	. . . . .	. . . . .	. . . . .
	94	. . . . .	. . . . .	. . . . .	. . . . .
	95	. . . . .	. . . . .	. . . . .	. . . . .
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	. . . . .	. . . . .	. . . . .	. . . . .
Trip. L'k. Mt. In.	93	59,500	26,000	78,000	1,000
	94	249,500	41,000	286,500	3,000
	95	267,500	177,500	376,500	Not Rep.
	91	83,500	24,500	59,000	. . . . .
	92	32,000	22,000	69,000	. . . . .
United Life . . .	93	. . . . .	15,000	54,000	2,000
	94	2,000	2,000	54,000	. . . . .
	95	. . . . .	. . . . .	. . . . .	. . . . .
	91	501,250	398,750	498,750	. . . . .
	92	253,750	231,250	521,250	5,000
U. S. Masonic . .	93	372,500	293,750	600,000	2,500
	94	106,250	326,250	380,000	2,500
	95	. . . . .	. . . . .	. . . . .	. . . . .
	91	15,579,592	7,309,351	49,684,564	477,273
	92	11,873,995	9,705,200	45,428,195	563,057
Totals	93	5,990,125	6,422,018	43,678,752	494,865
	94	6,996,800	6,512,357	43,478,195	575,292
	95	11,254,104	9,047,225	46,232,224	Not Rep.

The Insurance Herald Makes Calendars of Every Description.

Statistics, Life Insurance.

*LIFE INSURANCE IN MICHIGAN FOR TWENTY-FIVE YEARS.

REGULAR COMPANIES ONLY.

Year.	No. of Co's.	Insurance Written.	Insurance in Force Dec. 31.	Premiums Received.	Losses Paid.
1871	56	$17,339,265	$ 59,498,951	$1,824,975	$432,190
1872	45	15,472,579	59,641,984	1,966,492	432,206
1873	44	15,164,597	61,548,167	1,844,262	542,867
1874	37	10,786,043	54,165,414	1,730,357	563,622
1875	35	8,647,459	53,460,667	1,668,397	663,729
1876	33	6,906,513	48,274,551	1,433,226	608,269
1877	27	5,624,971	42,107,982	1,240,363	469,326
1878	28	4,251,794	39,674,556	993,217	472,847
1879	28	4,208,078	38,650,797	1,008,964	536,864
1880	27	5,597,754	39,441,212	1,052,765	426,788
1881	26	7,725,613	42,782,277	1,218,830	635,987
1882	26	8,983,791	47,578,664	1,430,249	672,492
1883	28	10,641,252	52,863,856	1,650,997	664,831
1884	29	9,031,411	54,706,016	1,787,763	800,991
1885	29	8,997,452	56,910,204	1,785,238	893,455
1886	29	11,867,555	63,768,216	2,033,760	657,624
1887	30	12,566,689	69,254,562	2,200,040	823,817
1888	30	14,305,236	74.991,837	2,450,530	809,935
1889	32	19,693,400	84,185,682	2,912,788	784.800
1890	34	18,567,262	92,437,393	3,124,508	940,647
1891	34	*23,288,995	*104,913.509	*3.503,490	*1,174,246
1892	37	*28,823,967	*115,627,565	*3.932.365	*1,471,385
1893	37	23,211,508	114,271,645	4,094,313	1,200.787
1894	39	21,072,951	116,276,365	4,296,070	1,303,884
1895	40	24,502,848	127,850,366	4,356,716	1,602,951

* Includes industrial policies, which are not separately reported.

The Insurance Herald is Newsy and Independent. Weekly, $3.00 Per Year. Subscribe for it.

CASUALTY OR MISCELLANEOUS INSURANCE FOR SIX YEARS.

Name of Company.		1890.	1891.	1892.	1893.	1894.	1895.	Totals 6 Years.
Ætna Life (*Acci. Dep't*)	Prem's	.....	$ 524	$ 1,216	$ 2,393	$ 2,825	$ 6,061	$ 13,019
	Losses	.....	24	239	746	642	364	2,015
American Casualty	Prem's	$ 8,351	34,030	58,560	.....	.....	.....	100,941
	Losses	94	6,945	20,457	.....	.....	.....	27,496
American Employers.	Prem's	4,500	16,019	18,016	18,741	.....	.....	57,266
	Losses	380	6,341	12,447	10,919	.....	.....	30,087
American Surety	Prem's	2,790	6,177	7,010	7,209	10,893	10,951	45,030
	Losses	250	1,011	422	5,081	2,299	86	9,549
Employers Lia., Eng.	Prem's	9,767	6,187	7,762	10,436	7,756	8,660	50,568
	Losses	4,412	2,449	3,077	4,892	5,529	3,092	23,451
Fidelity & Casualty	Prem's	21,851	25,249	31,271	27,863	36,636	36,456	179,326
	Losses	8,285	8,157	10,883	18,499	6,046	5,883	57,753
Fidelty & Deposit	Prem's	.....	.....	.....	.....	60	1,604	1,664
	Losses	.....	.....	.....	.....	.....	.....	.....
Great Eastern	Prem's	.....	.....	.....	25	659	750	1,434
	Losses	.....	.....	.....	.....	125	.....	125
Guarantee Co. of N. A.	Prem's	1,319	2,475	3,472	2,917	3,092	2,486	15,761
	Losses	.....	1,154	35	1,200	169	.....	2,558
Guarantors, Pa	Prem's	.....	.....	.....	.....	4,275	4,524	8,799
	Losses	.....	.....	.....	.....	2,479	639	3,118
H'f'd Steam Boiler	Prem's	21,480	24,073	15,053	22,111	19,088	28,812	130,617
	Losses	1,339	968	1,892	517	569	1,350	6,635
Inter-State Casualty	Prem's	.....	.....	.....	593	1,418	2,439	4,450
	Losses	.....	.....	.....	28	413	657	1,098
Lawyers Surety	Prem's	.....	.....	.....	.....	.....	.....	.....
	Losses	.....	.....	.....	.....	.....	.....	.....

Statistics, Casualty Insurance.

Lloyds Plate Glass	Prem's	$6,139	$6,589	$6,651	$8,273	$6,537	$5,987	$40,676
	Losses	2,134	2,158	2,892	2,688	1,839	1,961	13,672
London Guarantee	Prem's	.....	.....	.....	5,684	14,509	16,635	36,828
	Losses	.....	.....	.....	.....	1,848	2,484	4,332
Metrop. Plate Glass	Prem's	6,983	7,436	7,275	7,141	6.465	4,479	40,780
	Losses	2,281	2,143	1,969	2,600	1,558	1,238	11,789
National Ben. & Cas	Prem's	.....	.....	.....	.....	7,715	.....	7,715
	Losses	.....	.....	.....	.....	2,478	.....	2,478
National Surety	Prem's	.....	.....	.....	.....	290	3,265	3,555
	Losses	.....	.....	.....	.....	.....	31	31
N. Y. Plate Glass	Prem's	.....	1,057	3,063	3,888	3,731	4,037	15,776
	Losses	.....	115	477	941	972	486	2,991
Northwestern L. S	Prem's	.....	237	1,720	3,085	.....	.....	5,042
	Losses	.....	.....	.....	100	.....	.....	100
Pacific Mut. (*Acci.*)	Prem's	35,738	25,600	10,423	9,835	7,652	6,342	95,590
	Losses	13,701	13,215	4,346	9,546	1,912	1,388	44,168
Preferred	Prem's	.....	.....	.....	9,266	22,917	22,985	55,168
	Losses	.....	.....	.....	1,436	16,363	16,068	33,867
Standard Accident	Prem's	72,876	70,452	78,985	113,869	67,350	67,561	471,083
	Losses	24,475	38,928	32,327	70,034	49,880	34,064	249,708
St. Paul Ger. Acci.	Prem's	3,612	10,274	.....	.....	.....	.....	13,880
	Losses	16	1,587	.....	.....	.....	.....	1,603
Travelers	Prem's	57,710	48,485	51,677	56,195	44.834	47,741	306,642
	Losses	24,997	17,352	26,426	18,848	17,502	17,753	122,878
Union Casualty	Prem's	.....	.....	.....	3,669	10,443	11,665	25,777
	Losses	.....	.....	.....	.....	4,397	5,368	9,765
U. S. Casualty	Prem's	.....	.....	.....	.....	.....	6,861	6,861
	Losses	.....	.....	.....	.....	.....	1,715	1,715
Totals	Prem's	$253,114	$284,865	$302,156	$313,195	$279,147	$300,301	$1,732,768
	Losses	81,349	107,549	117,884	148,076	117,025	94,628	668,511

MUTUAL CASUALTY INSURANCE IN MICHIGAN FOR FIVE YEARS.

Name of Company.	Year.	Certific't's Issued.	Certific't's Term'ted.	Certific't's in Force Dec. 31.	Claims Paid.
American, Ky.	91	$ 163,000	. . . . .	$ 163,000	. . . . .
	92	1,300,000	$ 343,000	1,120,000	$ 426
	93	774,000	749,000	1,145,000	1,183
	94	930,000	1,055,000	1,020,000	693
	95	. . . . .	. . . . .	. . . . .	. . . . .
American Mut.	91	498 cert.	156 cert.	342 cert.	663
	92	483,650	306,400	495,550	3,588
	93	588,400	382,050	701,900	3,073
	94	1,113,350	753,550	1,061,700	3,479
	95	1,148,150	1,376,900	832,950	Not Rep.
Atlas, Mass. . .	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	538,000	281,360	256,640	224
	93	533,750	500,390	290,000	323
	94	347,000	407,750	229,250	414
	95	484,250	401,000	312,500	Not Rep.
Fratern'l, Mass.	91	2,100,000	724,000	1,376,000	1,943
	92	376,000	190,000	1,562,000	1,648
	93	614,250	538,000	1,638,250	2,309
	94	217,750	316,500	1,539,500	926
	95	69,100	1,298,600	310,000	Not Rep.
Globe, Ind. . .	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	152,980	39,267	113,713	388
	93	56,340	113,713	56,340	140
	94	184,600	75,140	165,800	19
	95	. . . . .	. . . . .	. . . . .	. . . . .
Manuf'rs, N. Y.	91	5,270,900	5,925,000	3.523,325	6,115
	92	. . . . .	. . . . .	. . . . .	. . . . .
	93	. . . . .	. . . . .	. . . . .	. . . . .
	94	. . . . .	. . . . .	. . . . .	. . . . .
	95	. . . . .	. . . . .	. . . . .	. . . . .
Masons Frat'l .	91	319,010	960,140	1,122,620	7,047
	92	261,600	457,800	926,420	2,528
	93	204,920	741,200	847,940	1,940
	94	30,870	626,220	252,590	795
	95	52,000	30,000	274,000	Not Rep.
Merc'ntile Mut.	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	. . . . .	. . . . .	. . . . .	. . . . .
	93	. . . . .	. . . . .	. . . . .	. . . . .
	94	. . . . .	. . . . .	. . . . .	. . . . .
	95	. . . . .	. . . . .	. . . . .	. . . . .

Statistics, Mutual Casualty Insurance.

Name of Company.	Year.	Certific't's Issued.	Certific't's Term'ted.	Certific't's in Force Dec. 31.	Claims Paid.
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	. . . . .	. . . . .	. . . . .	. . . . .
Merch. & Trav.	93	$ 277,750	$ 152,750	$ 125,000	$ 50
	94	971,500	283,000	813,500	330
	95	1,268,150	807,500	1,274,150	Not Rep.
	91	567,000	363,000	204,000	286
	92	406,750	279,250	331,500	356
Metropolitan .	93	196,000	289,750	185,500	879
	94	540,000	511,500	214,000	1,104
	95	112,250	148,750	177,500	Not Rep.
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	. . . . .	. . . . .	. . . . .	. . . . .
Mich. Mut. Pro.	93	. . . . .	. . . . .	. . . . .	. . . . .
	94	. . . . .	. . . . .	. . . . .	. . . . .
	95	1,754	. . . . .	1,754	Not Rep.
	91	1,413,000	385,500	1,027,500	500
	92	. . . . .	. . . . .	. . . . .	. . . . .
National, Ind. .	93	. . . . .	. . . . .	. . . . .	. . . . .
	94	. . . . .	. . . . .	. . . . .	. . . . .
	95	. . . . .	. . . . .	. . . . .	. . . . .
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	3,458,000	2,148,000	2,337,500	1,020
National, N. Y.	93	5,574,000	3,546,000	4,365,000	1,663
	94	3,168,000	2,997,000	4,536,000	5,984
	95	1,261,000	2,883,000	2,914,000	Not Rep.
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	. . . . .	. . . . .	. . . . .	. . . . .
National Mas. .	93	. . . . .	. . . . .	. . . . .	. . . . .
	94	3,206,250	80,000	3,126,250	17
	95	6,353,750	3,793,750	5,686,250	Not Rep.
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	2,196,500	544,500	1,652,000	. . . . .
N. W. Accident	93	2,192,000	. . . . .	3,844,000	. . . . .
	94	. . . . .	. . . . .	. . . . .	. . . . .
	95	. . . . .	. . . . .	. . . . .	. . . . .
	91	1,741,375	1,643,625	1,727,875	4,477
	92	1,337,125	1,017,125	2,047,875	2,716
New England .	93	656,250	993,625	1,710,530	3,693
	94	536,950	597,400	1,650,050	1,724
	95	467,050	522,500	1,594,600	Not Rep.
	91	2,617,000	986,000	3,722,500	1,301
	92	3,365,000	3,332,500	3,755,000	3,014
Preferred Mas.	93	250,000	1,265,000	2,940,000	2,365
	94	222,500	835,000	2,327,500	6,849
	95	213,000	785,000	1,755,500	Not Rep.

Statistics, Mutual Casualty Insurance.

NAME OF COMPANY.	Year.	Certific't's Issued.	Certific't's Term'ted.	Certific't's in Force Dec. 31.	Claims Paid.
	91	$8,044,800	$5,537,000	$ 4,655,800	$ 3,958
	92	9,966,000	2,688,800	11,933,000	8,115
* Pref. Mutual.	93	8,044,800	5,537,000	4,655,800	3,958
	94	. . . . .	. . . . .	. . . . .	. . . . .
	95	. . . . .	. . . . .	. . . . .	. . . . .
	91	1,004,675	870,725	862,200	3,988
	92	989,550	941,150	910,600	8,300
Ry. Off. & Emp.	93	655,500	976,350	589,750	2,141
	94	427,825	629,450	385,125	2,673
	95	444,450	429,575	400,000	Not Rep.
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	36 cert.	10 cert.	26 cert.	. . . . .
Security Cas. .	93	. . . . .	. . . . .	. . . . .	. . . . .
	94	. . . . .	. . . . .	. . . . .	. . . . .
	95	. . . . .	. . . . .	. . . . .	. . . . .
	91	. . . . .	. . . . .	. . . . .	. . . . .
	92	. . . . .	. . . . .	. . . . .	. . . . .
Star Accident .	93	1,500,000	930,000	3,190,000	2,194
	94	510,000	1,675,000	2,025,000	7,311
	95	510,000	355,000	2,180,000	Not Rep.
	91	3,255,850	3,026,250	8,571,600	26,111
	92	2,242,550	2,828,450	7,985,700	23,264
U. S. Mutual. .	93	1,274,110	2,296,700	6,963,110	21,473
	94	2,922,500	2,824,110	7,065,500	9,125
	95	. . . . .	. . . . .	. . . . .	. . . .
	91	$26,895,710	$20,254,940	$27,281,420	$29,344
	92	27,073,705	15,397,602	35,327,498	14,588
Totals	93	15,247,470	13,474,528	28,303,290	23,426
	94	15,330,095	13,666,620	26,407,765	41,525
	95	12,383,050	12,841,575	17,745,040	Not Rep.

* Changed to stock company.

The Herald has a special department each week devoted to Casualty Insurance in all its branches. Subscribe for it. Three dollars per year.

INSURANCE LAWS.

STATUTORY REQUIREMENTS FOR ENTERING.

GENERAL PROVISIONS.—Every company desiring to enter the state must first file a certified copy of its charter or articles of incorporation, a sworn statement of its location, name, capital and condition, a copy of its last annual report, if any; appoint an attorney for service and file a certified copy of the directory vote appointing such and a legal stipulation that service on the insurance commissioner shall be the same as personal service on the company.

Certificates of authority and licenses for agents must be obtained. Impairment beyond 15 per cent of the capital of fire and marine, and casualty companies will forfeit the right to transact business. Life companies must have assets equal to liability and premium reserve as computed under the state law.

FIRE AND MARINE.—Fire and marine companies must possess paid up capital of not less than $100,000; reinsurance reserve computed at 50 per cent on yearly risks, pro-rata on term risks; shall not assume any one risk greater than one-tenth of the capital. Mutual companies must be possessed of $200,000 of premium notes and $10,000 in cash or securities. All companies must stipulate that they will not enter any agreement to prevent free competition. Percentage co-insurance clause is annulled and authorized companies must write all Michigan business through resident agents. Companies foreign to the United States must have a deposit of $200,000 with some state.

LIFE COMPANIES.—Every company must have $100,000 properly invested and deposited in some state, of which $50,000 must be in city or county bonds of that state or of Michigan; policy valuations shall be based on American Experience with 4 per cent interest; anti-rebate law enacted 1889; discrimination against negroes forbidden. Reciprocal premiums as to other states apply to all life companies.

CASUALTY COMPANIES.—Must possess $100,000 capital paid up and invested and deposited with some state in bonds or stocks of the state where organized or of the United States or first mortgages on real estate with double the sum loaned therein; must comply with the life insurance laws as far as applicable; reinsurance reserve computed at 50 per cent of all premiums on unexpired risks.

TAXES.—Fire companies 3 per cent on gross annual premiums; life and casualty companies 2 per cent on gross annual premiums. These are in lieu of all other taxes.

For detailed information address the Hon. Theron F. Giddings, Commissioner of Insurance, Lansing, Michigan.

COMPANY DIRECTORY.

FIRE AND MARINE COMPANIES.

Michigan Joint Stock.

DETROIT FIRE & MARINE INSURANCE COMPANY.

Incorporated 1866. 91 Griswold St., Detroit, Mich.

WM. A. MOORE, *Pres.* J. J. CLARK, *Vice-Pres.*
CORY L. ANDREWS, *Sec.*

Capital, $500,000. Assets, $1,200,709. Surplus, $1,209,096.

CHAS. A. REEKIE, *Special Agent*, 91 Griswold St., Detroit.

GRAND RAPIDS FIRE INSURANCE COMPANY.

Incorporated 1882. Grand Rapids, Mich.

J. W. CHAMPLIN, *Pres.* W. FRED. MCBAIN, *Sec.*

Capital, $200,000. Assets, $439,272. Surplus, $254,380.

W. L. ALTHOUSE, *Special Agent*, Grand Rapids.

MICHIGAN FIRE & MARINE INSURANCE COMPANY.

Organized 1881. 100 Griswold St., Detroit, Mich.

D. WHITNEY, JR., *Pres.* F. H. WHITNEY, *Sec.*

Capital, $400,000. Assets, $803,444. Surplus, $545,111.

GEO. P. MCMAHON, *State Agent*, Grand Rapids.

SAGINAW VALLEY FIRE & MARINE INSURANCE CO.

Incorporated 1893. Saginaw, E. S., Mich.

WALTER S. EDDY, *Pres.* JOHN P. SHERIDAN, *Sec.*

Capital, $200,000. Assets, $290,522. Surplus, $234,611.

W. A. CLOUGH, *Special Agent*, Saginaw.

Fire Companies.

Michigan Mutuals.

DOING A GENERAL BUSINESS.

CITIZENS MUTUAL FIRE INSURANCE CO. OF MICH.

Incorporated 1874. Holly, Mich.

Risks in Force April 1, 1896, $4,169,000.

C. F. COLLIER, *President.* C. H. BAIRD, *Secretary.*

Citizens Mutual Fire Ins. Co., Jackson, Mich., inc. 1893; J. W. Watts, *Pres.*, Geo. S. Wilson, *Sec.*

MERCHANTS MUTUAL FIRE INSURANCE COMPANY.

Incorporated 1894. Marshall, Mich.

Net Cash Surplus, $2,507.

R. S. LOCKTON, *President.* H. E. HOLLON, *Secretary.*

Michigan Millers Mut. Fire Ins. Co., Lansing, Mich., inc. 1881; net cash surplus, $100,490; George W. Jenks, *Pres.*, A. T. Davis, *Sec.*

Michigan Mutual Fire Ins. Co., Lansing, inc. 1891; net cash surplus, $3,119; C. F. Hammond, *Pres.*, Charles E. Garner, *Sec.*

PENINSULAR MUTUAL FIRE INSURANCE COMPANY.

Incorporated 1895. Jackson, Mich.

First Year of Business.

JAMES O'DONNELL, *Pres.* W. H. WITHERSPOON, *Vice-Pres.*
E. A. HOUGH, *General Manager.*

PROTECTIVE FIRE ASSOCIATION OF MICHIGAN.

Incorporated 1895. 34 W. Fort St., Detroit, Mich.

Cash Surplus February 1, $2,473.

H. G. TALBOT, *Pres.* GEORGE W. LOOMER, *Vice-Pres.*
W. A. HAINES, *Sec.*

Saginaw Valley Mutual Fire Ins. Co., Saginaw, E. S., Mich., inc. 1890; contingent and other assets $193,470; net cash surplus $14,750. S. G. M. Gates, *Pres*, P. R. Proctor, *Sec.*, F. N. Schmelzer, *Ass't Sec.*

Fire Companies.

Other State and Foreign Joint Stock and Mutual.

ÆTNA INSURANCE COMPANY.

Organized 1819. Hartford, Conn.

WM. B. CLARK, *Pres.* JAS. F. DUDLEY, *Vice-Pres.*
WM. H. KING, *Sec.*

Capital, $4,000,000. Assets, $11,055,511. Surplus, $7,371,090.

F. C. BENNETT, *Gen. Agt.* N. E. KEELER, *Ass't Gen. Agt.*
Western Branch, 413 Vine St., Cincinnati, Ohio.
J. M. S. NEAL, *Special Agent*, Toledo, O.

AGRICULTURAL INSURANCE COMPANY.

Organized 1853. Watertown, N. Y.

JEAN R. STEBBINS, *Pres.* H. M STEVENS, *Sec.*

Capital, $500,000. Assets, $2,301,581. Surplus, $810,172.

JOS. P. GOODRICH, *Special Agent*, 2 Walker Block, Detroit.

American Ins. Co., 30 Kilby St., Boston, Mass., org. 1818; capital $300,000, assets $567,851, surplus $387,022. Francis Peabody, *Pres.*, Henry S. Bean, *Sec.;* R. W. Hosmer & Co., *Gen. Agts.* Western Dept., Sam'l W. Warner, *Spec. Agt.*, 156 and 158 LaSalle St., Chicago.

American Ins. Co., Newark, N. J., org. 1846; capital $600,000, assets $2,603,799, surplus $2,053,431. F. H. Harris, *Pres.*, J. H. Worden, *Sec.*

American Central Ins. Co., St. Louis, Mo., org. 1853; capital $600,000, assets $1,661,187, surplus $851,242. Geo. T. Cram, *Pres.*, John H. Adams, *Sec.;* W. E. Richey, *Spec. Agt.*, Indianapolis, Ind.; J. C. Ragsdale, *Spec. Agt.*, Minneapolis, Minn.

American Fire Ins. Co., 146 Broadway, New York, org. 1857; capital $392,150, assets $879,104, surplus $557,035. F. W. Downer, *Pres.*, Silas P. Wood, *Vice-Pres.* and *Sec.*

American Fire Ins. Co., 310 Walnut St., Philadelphia, Pa., org. 1810; capital $500,000, assets $2,409,585, surplus $809,118. Thos. H. Montgomery, *Pres.*, Richard Maris, *Sec;* Wm. B. Kelly, *Gen. Agt.*, home office; N. B. Jones, *Spec. Agt.*, Lansing, Mich.

Associated Underwriters (composed of Rockford Ins. Co., of Rockford, Ill., and Security Ins. Co. of New Haven, Conn.); Chas. E. Sheldon, *Mgr.*, Rockford, Ill.; J. W. Price, *State Agt.*, Detroit, Mich.

Atlas Assur. Co., London, Eng., entered U. S. 1886; assets $891,727, surplus $400,008. J. M. Neuburger, *Res. Mgr.*, Rialto Bldg., Chicago; Geo. C. Gill, *Spec. Agt.*, Rialto Bldg., Chicago.

Fire Companies, Other State and Foreign.

BRITISH AMERICA ASSURANCE COMPANY.

Entered United States 1874. Toronto, Can.

J. J. KENNY, *Managing Director*, Toronto.

Assets, $1,180,220. Surplus, $373,649.

HARRY KITSON, *Special Agent*,
Peninsular Bank Bldg., Detroit, Mich.

British & Foreign Marine Ins. Co., Liverpool, Eng., entered U. S. 1876; assets $1,551,666, surplus $732,111. L. Allyn Wight, *Res. Mgr.*, New York city.

Broadway Ins. Co., 185 Broadway, New York, org. 1849; capital $200,000, assets $424.457, surplus $239,665. E. B. Magnus, *Pres.*, Geo. W. Jones, *Sec.*

Buffalo Commercial Ins. Co., Buffalo, N. Y., inc. 1896; capital $200,000, assets and surplus $240,000.

Buffalo German Ins. Co., Buffalo, N. Y., org. 1867; capital $200,000, assets $1,778,412, surplus $1,392,425. Philip Becker, *Pres.*, O. J. Eggert, *Sec.;* C. A. Georger, *Gen. Agt.*

Caledonian Ins. Co., Edinburgh, Scotland, entered U. S. 1890; assets $2,015,904, surplus $710,147. Chas. H. Post, *Res. Mgr.*, 29 Pine St., New York; Otto Schupp, *State Agt.*, Saginaw, E. S., Mich.

Capital Fire Ins. Co., Concord, N. H., org. 1886; capital $200,000, assets $422 882, surplus $216,392. Lyman Jackman, *Pres.*, Chas. L. Jackman, *Sec.*

Central Mfrs. Mutual Fire Ins. Co., Van Wert, Ohio, inc. 1876. J. S. Brumbach, *Pres.*, F. W Purmort, *Sec.*

Cincinnati Underwriters, 121 E. Third St., Cincinnati, O., org. 1881 (composed of Eureka F. & M. and Security Fire of Cincinnati); capital $250,000, assets $557,882. surplus $342,480. F. A. Rothier, *Pres.*, Adam Benus, *Sec.;* H. C. Klocksiem, *State Agt.*, Lansing, Mich.

CITIZENS INSURANCE COMPANY.

Incorporated 1836. 156 Broadway, New York.

E. A. WALTON, *Pres.* F. M. PARKER, *Sec.*

Capital, $300,000. Assets, $800,322. Surplus, $400,894.

GOODWIN, HALL & HENSHAW, *General Agents*,
171 LaSalle St., Chicago.

Citizens Ins. Co., Pittsburg, Pa., org. 1849; capital $500,000, assets $762,149, surplus $568,158. J. B. Snively, *Pres.*, Howard Welch, *Sec.;* Pellett & Hunter, *Gen. Agts.*, H. A. Bartels, *Spec. Agt.*, 177 LaSalle St., Chicago.

CITIZENS INSURANCE COMPANY OF MO.

Organized 1837. St. Louis.

J. B. M. KEHLOR, *Pres.* SOL. E. WAGGONER, *Sec.*

Capital, $200,000. Assets, $629,471. Surplus, $463,035.

BIERCE & SAGE, *State Agents*, Whitney Opera-House Blk., Detroit.

Fire Companies, Other State and Foreign.

Commerce Ins. Co., Albany, N. Y., org. 1859; capital $200,000, assets $373,586, surplus, $264,639. G. A. Van Allen, *Pres.*, E. D. Jenison, *Sec.;* A. J. Hinman, *Agency Supt.*, home office.

Commercial Union Assur. Co., London, Eng., entered U. S. 1871; assets $3,506,031, surplus $1,129,525. H. C. Eddy, *Res. Mgr.*, Manhattan Bldg., Chicago; W. F. Hawxhurst, *State Agt.*, 94 Griswold St., Detroit.

Commercial Union Fire Ins. Co., cor. Pine and William Sts., New York City, org. 1894; capital $200,000, assets $220,972, surplus $211,641. Chas. Sewall, *Pres.*, Elwood Hendricks, *Sec;* H. C. Eddy, *Mgr.*, Manhattan Bldg., Chicago; W. F. Hawxhurst, *State Agt.*, 94 Griswold St., Detroit.

Commonwealth Ins. Co., 68 William St., New York City, inc. 1886; capital $500,000, assets $785,562, surplus $663,167. M. M. Belding, *Pres.*, Chas. S. Bartow, *Sec.*

CONCORDIA FIRE INSURANCE COMPANY.

Organized 1870. Milwaukee, Wis.

J. H. INBUSCH, *Pres.* GUSTAV WOLLAEGER, *Sec.*

Capital, $200,000. Assets, $754,337. Surplus, $326,022.

BIERCE & SAGE, *State Agents*, Whitney Opera-House Blk., Detroit.

Connecticut Fire Ins. Co., Hartford, Conn., org. 1850; capital $1,000,000, assets $3,192,002, surplus $1,506,409. J. D. Brown, *Pres.*, Chas. R. Burt, *Sec.;* Abram Williams, *Mgr.* Western Dept., Rookery Bldg., Chicago; M. H. N. Raymond, *State Agt.*, Grand Rapids, Mich.

CONTINENTAL INSURANCE COMPANY.

Organized 1852. 44 Cedar Street, New York.

F. C. MOORE, *Pres.* HENRY EVANS, *Vice-Pres.*

EDWARD LANNING, *Sec.*

Capital, $1,000,000. Assets, $7,216,828. Surplus, $3,025,808.

J. J. MCDONALD, *Gen. Mgr.*

GEO. E. KLINE, *Ass't to the Gen. Mgr.* Western Dept., Rialto Bldg., Chicago.

N. A. BLOOM, *Special Agent*, Detroit.

Cooper Ins. Co., Dayton, O., org. 1867; capital $100,000, assets $291,303, surplus $161,074. W. P. Callahan, *Pres.*, Chas. W. Schenk, *Sec.;* J. P. Jaminet, *Spec. Agt.*, Monroe, Mich.

Delaware Ins. Co., Third and Walnut Sts., Phila., Pa., org. 1835; capital $702,875, assets $1,513,590, surplus $872,273. Tattnall Paulding, *Pres.*, Henry Lylburn, *Sec.;* D. T. Devin, *Gen. Agt.*, 210 LaSalle St., Chicago; John S. Barrow, *Spec. Agt.*, Chicago.

Eagle Fire Co., 71 Wall St., New York, org. 1806; capital $300,000, assets $1,201,258, surplus $959,839. A. J. Clinton, *Pres.*, Thos. J. Gaines, *Sec.;* Geo. H. Dayton, *Gen. Agt.*, home office.

Fire Companies, Other State and Foreign.

Equitable F. & M. Ins. Co., Providence, R. I. (with Merchants of Providence composing Rhode Island Underwriters), org. 1859; capital $300,000, assets $616,643, surplus $400,632. Fred W. Arnold, *Pres.*, Jas. E. Tillinghast, *Sec.;* J. J. Mayberry, *Gen. Agt.*, J. J. Hayes, *State Agt.*, The Temple, Chicago.

Eureka Fire & Marine Insurance Company, 121 E. Third St., Cincinnati, O., org. 1864, (with Security Ins. Co. composing Cincinnati Underwriters); capital $100,000, assets $295,118, surplus $176,295. F. A. Rothier, *Pres.*, Adam Benus, *Sec.;* H C. Klocksiem, *State Agt.*, Lansing, Mich.

FARMERS FIRE INSURANCE COMPANY.

Organized 1853. York, Pa.

G. E. HERSH, *Pres.* D. STRICKLER, *Sec.*

Capital, $200,000. Assets, $643,519. Surplus, $305,445.

E. F. DEFORREST, *Gen. Agt.*, 196 LaSalle St., Chicago.

Farragut Fire Ins. Co., 346 Broadway, New York, org. 1872; capital $200,000, assets $312,157, surplus $228,216. J. E. Leffingwell, *Pres.*, Samuel Darbee, *Sec.*

★ Fire Ass'n of Phila., 407 Walnut St., Phila., Pa., inc. 1820; capital $500.000, assets $5,488,512, surplus $1,210,243. E. C. Irvin, *Pres.*, Benjamin T. Herkness, *Sec.;* W. H. Cunningham, *Gen. Agt.*, D. W. Wells, *Spec. Agt.*, 169 Jackson St., Chicago.

Fire Ins. Co. of the County of Phila., 110 S. Fourth St., Phila., org. 1832; capital $400,000, assets $876,748, surplus $546,233. Chas. R Peck, *Pres.*, E. A. Law, *Sec.*

Firemans Fund Ins. Co., San Francisco, org. 1863; capital $1,000,000, assets $3,449,096, surplus $1,947,520. D. J. Staples, *Pres.*, Bernard Faymonville, *Sec.;* Thos. S. Chard, *Mgr.* Cen. Dept., Ass'n Bldg., Chicago; Geo. C. Cooper, *State Agt.*, Lansing, Mich.

Firemens Ins. Co., Baltimore, Md., org. 1825; capital $378,000, assets $712,064, surplus $481,648. F. E. S. Wolf, *Pres.*, Harry L. Riall, *Sec.;* Harry Rogers, *Spec. Agt.*, home office.

Firemens Ins. Co., Newark, N. J., org. 1855; capital $600.000, assets $2,004,957, surplus $1,708,545. D. H. Dunham, *Pres.*, Albert Hessenger, *Sec.*

Franklin Fire Ins. Co., 421 Walnut St., Phila., org. 1829; capital $400,000, assets $3,169,552, surplus $1,470,494. J. W. McAllister, *Pres.*, E. T. Cresson, *Sec.*, R. H. Wass, *Gen. Agt.;* E. P. Foreman, *State Agt.*, Chicago, Ill.

General Marine Ins. Co., Dresden, Saxony; Max Grundner, *U. S. Mgr.*, 416 Walnut St., Phila.

German American Ins. Co., 115 Broadway, New York, org. 1872; capital $1,000,000, assets $6,580,069, surplus $3,413,087. E. Oelbermann, *Pres.*, E. L. Allen, *Vice-Pres.*, Wm. S. Newell, *Sec.;* Eugene Cary, *Mgr.* Western Dept., Rialto Bldg., Chicago; W. C. Fowler, *Spec. Agt.*, Chicago.

★ Also doing business with Ins. Co. of North America as Philadelphia Underwriters, under general agency of J. F. Downing, Erie, Pa.

Fire Companies, Other State and Foreign.

★German Ins. Co., Freeport, Ill., org. 1865; capital $200,000, assets $3,012,605, surplus $975,388. C. O. Collmann, *Pres.*, William Trembor, *Sec.;* H. F. Cornell, *State Agt.*, Kalamazoo, Mich.

German Fire Ins. Co., Pittsburg, Pa., org. 1862; capital $200,000, assets $475,996, surplus $276,818. A. E. Succop, *Pres.*, F. L. Gross, *Sec.*

Germania Fire Ins. Co., cor. William and Cedar Sts., New York, org. 1859; capital $1,000,000, assets $3,713,546, surplus $2,328,377. Hugo Schumann, *Pres.*, Chas. Ruykhaver, *Sec.;* E. G. Halle, *Mgr.*, E. E. Foster, *Asst. Mgr.* Western Dept., 169 Jackson St., Chicago.

Girard F. & M. Ins. Co., Seventh and Chestnut Sts., Phila., Pa., org. 1853; capital $300,000, assets $1,856,677, surplus $848,099. Alfred S. Gillett, *Pres.*, Edwin F. Merrill, *Sec.;* Wm. E. Rollo & Son, *Mgrs.* Western Dept., 210 LaSalle St., Chicago; Isaac Stephens, *Spec. Agt.*, 111 E. Third St., Cincinnati.

Glens Falls Ins. Co., Glens Falls, N. Y., org. 1849; capital $200,000, assets $2,646,694, surplus $1,732,578. J. L. Cunningham, *Pres.*, R. A. Little, *Sec.;* J. L. Whitlock, *Western Gen. Agt.*, 210 LaSalle St., Chicago; Carroll L. DeWitt, *Spec. Agt.*, Indianapolis.

Globe Fire Ins. Co., 80 William St., New York, org. 1863; capital $200,000, assets $407,937, surplus $236,265. E. C. Jamison, *Pres.*, Wm. Valentine, *Sec.;* C. B. Wardle, *State Agt.*, Ionia, Mich.

Granite State Fire Ins. Co., Portsmouth, N. H., org. 1885; capital $200,000, assets $415,840, surplus $230,381. Frank Jones, *Pres.*, A. F. Howard, *Sec.;* Jas. A. Jones, *Gen. Agt.*, Detroit, Mich.

Greenwich Ins. Co., 161 Broadway, New York, org. 1834; capital $200,000, assets $1,373,318, surplus $362,835. Mason A. Stone, *Pres.*, N. W. Meserole, *Sec.;* R. D. Harvey, *Spec. Agt.*, The Temple, Chicago.

Hamburg-Bremen Fire Ins. Co., Hamburg, Ger., inc. 1854; assets $1,422,724, surplus $521,090. F. O. Affeld, *U. S. Mgr.*, 22 Pine St., N. Y.; Witkowsky & Affeld, *Mgrs.* Western Dept., 174 LaSalle St., Chicago; C. F. Taylor, *State Agt.*, Lansing.

Hanover Fire Ins. Co., 40 Pine St., New York, org. 1853; capital $1,000,000, assets $2,533,627, surplus $1,217,865. I. Remsen Lane, *Pres.*, Chas. L. Roe, *Sec.;* H. P. Gray, *Vice-Pres.* and *Gen. Agt.* Western Dept., Security Bldg., Chicago; Louis M. Wise, *State Agt.*, Chicago.

◆ HARTFORD FIRE INSURANCE COMPANY.

Organized 1810. Hartford, Conn.

GEO. L. CHASE, *Pres.* P. C. ROYCE, *Sec.*

Capital, $1,250,000. Assets, $9,229,213. Surplus, $4,150,894.

———— *General Agent* Western Department,
New York Life Bldg., Chicago.
GEO. A. ARMSTRONG, *Special Agent*, Detroit.

★ Also doing business with Milwaukee Mechanics as Western Underwriters Association.

◆ Also doing business in name of New York Underwriters Agency, under general agency of A. & J. H. Stoddart, New York City.

Fire Companies, Other State and Foreign.

Home Ins. Co., 119 Broadway, N. Y., org. 1853; capital $3,000,000, assets $9,853,629, surplus $4,645,742. Daniel A. Heald, *Pres.*, John H. Washburn and Elbridge G. Snow, *Vice-Prests.*, William L. Bigelow and Thomas B. Green, *Secs.;* A. J. Sinclair, *State Agt.*, C. H. Silkworth, *Spec. Agt.*, Grand Rapids, Mich.

Imperial Ins. Co., London, Eng , org. 1803; assets $1,900,221, surplus $926,825. Dan C. Osmun, *Res. Mgr.*, 240 LaSalle St., Chicago; J. R. Sutton, *Spec. Agt.*, Hillsdale, Mich.

▲ INSURANCE COMPANY OF NORTH AMERICA.

Incorporated 1794. 232 Walnut St., Philadelphia, Pa.

CHAS. PLATT, *Pres.* GEO. H. MCFADDEN, *Vice-Pres.*
GRANVILLE E. FRYER, *Sec.*

Capital, $3,000,000. Assets, $9,271,612. Surplus, $4,805,955.

J. F. DOWNING, *General Agent* Western Dept., Erie, Pa.
J. C. MYERS, *State Agent*, 35 W. Congress St., Detroit, Mich.

Ins. Co. of the State of Pa., 136 S. Fourth St., Phila., org. 1794; capital $200,000, assets $746,393, surplus $286,221. G. C. Crowell, *Pres.*, A. B. Earle, *Sec.;* R. S. Critchell, *Mgr.* Western Dept., 179 LaSalle St., Chicago.

Lancashire Ins. Co., Manchester, Eng., entered U. S. 1872; assets $2,307,856, surplus 770,041. Chas. B. Gilbert, *Mgr.*, J. C. Corbett, *Asst. Mgr.* Western Dept., 205 LaSalle St., Chicago; H. M. Wardle, *State Agt.*, Detroit, Mich.

LION FIRE INSURANCE COMPANY.

Entered United States 1880. London, Eng.

MARTIN BENNETT, *Resident Manager*, Hartford, Conn.
JAS. H. BREWSTER, *Assistant Manager.*

Assets, $874,457. Surplus, $431,751.

JOHN A. KELLY, *General Agent*, Hartford, Conn.
CHAS. F. MITCHELL, *Special Agent*, 138 LaSalle St., Chicago.

Liverpool & London & Globe Ins. Co., Liverpool, Eng., entered U. S. 1848; assets $8.670,434, surplus $3,314,118. Henry W. Eaton, *Res. Mgr.*, 45 William St., New York; J. G. Carver, *Spec. Agt.*, 232 Randolph St., Detroit, Mich.

London Assur. Corp., London, Eng., entered U. S. 1872; assets $2,373,649, surplus $1.299,127. Chas. Lyman Case, *Res. Mgr.*, 44 Pine St., New York; W. F. Thummel, *Spec. Agt.*, Detroit, Mich.

London & Lancashire Fire Ins. Co., Liverpool, Eng., entered U. S. 1879; assets $2,691,571, surplus $980,024. A. G. McIlwaine, Jr., *Res. Mgr.*, 59 William St., New York; J. S. Belden, *Mgr.* Western Dept., J. W. Robertson, *Spec. Agt.*, Rialto Bldg., Chicago.

▲ Also doing business with Fire Ass'n of Phila. in name of Philadelphia Underwriters, under management of J. F. Downing.

Fire Companies, Other State and Foreign.

Manchester Fire Assurance Co., Manchester, Eng., entered U. S. 1890; assets $2,180,629, surplus, $720,101. W. W. Dudley, *Res. Mgr.*, James Glen and C. B. French, *Asst. Mgrs.*, New York Life Bldg., Chicago; A. S. Witherbee, *State Agt.*, Milwaukee, Wis.

Mannheim Ins. Co.; (*Marine*) Mannheim, Ger., entered U. S. 1887; assets $406,833, surplus $289,583. J. J. Riley, *U. S. Mgr.*, 77 Beaver St., New York.

Manufacturers & Merchants Ins. Co., Pittsburg, Pa., org. 1865; capital $250,000, assets $501,151, surplus $343,056. Chas. W. Batchelor, *Pres.*, William T. Adair, *Sec.;* Pellet & Hunter, *Gen. Agts.*, H. A. Bartels, *Spec. Agt.*, 177 LaSalle St., Chicago.

Marine Ins. Co., London, Eng. (lake bus.), entered U. S. 1884; assets $607,495, surplus $495,543. Chubb & Son, *Res Mgrs.*, 77 Beaver St., New York.

Mechanics Ins. Co., Fifth and Walnut Sts., Philadelphia, Pa., org. 1854; capital $250,000, assets $856,313, surplus $437,670. Simon J. Martin, *Pres.*, John A. Snyder, *Sec.;* Pellet & Hunter, *Gen. Agts.*, H. A. Bartels, *Spec. Agt.*, 177 LaSalle St., Chicago.

Mercantile Fire & Marine Ins. Co., 47 Kilby St., Boston, Mass., org. 1823; capital $400,000, assets $615,178, surplus $435,349. Geo. R. Rogers, *Pres.*, James Simpson, *Sec.;* R. W. Hosmer & Co., *Gen Agts.*, Sam'l W. Warner, *Spec. Agt.*, 156 and 158 LaSalle St., Chicago.

Merchants Ins. Co., Newark, N. J., org. 1858; capital $400,000, assets $1,452,284, surplus $650,594. G. Lee Stout, *Pres.*, J. R. Mullikin, *Sec.;* T. C. Parsons, *Gen. Agt.*, Garfield Bldg., Cleveland.

Merchants Ins. Co., Providence, R. I. (with Equitable of Providence, composing Rhode Island Underwriters), org. 1851; capital $200,000, assets $516,171, surplus $301,766. W. T. Barton, *Pres.*, Wm. P. Goodwin, *Sec.;* J. J. Mayberry, *Gen. Agt.*, J. J. Hayes, *Spec. Agt.*, The Temple, Chicago.

Millers National Ins. Co. (Mutual), org. 1869; assets $580,992, surplus $337,684. C. H. Seybt, *Pres.*, W. L. Barnum, *Sec.;* F. W. Edmunds, *Michigan Insp.*, Evanston, Ill.

★ Milwaukee Mechanics Ins. Co., Milwaukee, Wis., org. 1852; capital $200,000, assets $2,235,648, surplus $1,341,809. Christian Preusser, *Pres.*, Adolf J. Cramer, *Sec.;* Karl Schmemann, *Gen. Agt.*, Detroit, Mich.

Mutual Fire Ins. Co., 47 Cedar St., New York, reorg. 1891; capital $225,000, assets $1,029,003, surplus $533,519. R. A. Lowenthal, *Pres.*, Wm. A. Francis, *Sec.;* A. M. L. Wasson, *Gen. Agt.* Central Dept., Swift Bldg., Cincinnati, O.

National Fire Ins. Co., Hartford, Conn., org. 1871; capital $1,000,000, assets $3,860,142, surplus $1,713,198. James Nichols, *Pres.*, E. G. Richards, *Sec.;* Fred S. James & Co., *Gen. Agts.*, Western Dept., 174 LaSalle St., Chicago; S. H. Row, *State Agt.*, Hart Row, *Asst. State Agt.*, Lansing, Mich.

Newark Fire Ins. Co., Newark, N. J., org. 1810; capital $250,000, assets $649,038, surplus $488,539. John J. Henry, *Pres.*, F. T. McBride, *Sec.;* E. S. Wheeler, *Spec. Agt.*, Chicago.

New Hampshire Fire Ins. Co., Manchester, N. H., org. 1869; capital $800,000, assets $2,342,918, surplus $1,318,009. John C. French, *Pres.*, Geo. E. Kendall, *Sec.;* H. M. Russell, *Gen. Agt.*, C. B. Bradley, *Spec Agt.*, 312 The Temple, Chicago.

★ Also doing business with German of Freeport as Western Underwriters Association.

Fire Companies, Other State and Foreign.

New York Fire Ins. Co., 72 Wall St., New York, inc. 1832; capital $200,000, assets $331,926, surplus $266,293. A. Colson, *Pres.*, Chas. A. Hull, *Sec.*

New York Underwriters Agency, A. & J. H. Stoddart, *Gen. Agts.*, 44 Cedar St., New York, established 1864; representing the Hartford Fire Ins. Co. of Hartford, Conn.; W. R. Foster, *State Agt.*, Grand Rapids, Mich.

NIAGARA FIRE INSURANCE COMPANY.

Organized 1850. 137 Broadway, New York.

HAROLD HERRICK, *Pres.* GEO. C. HOWE, *Vice-Pres.*
W. POLLOCK, *Sec.*

Capital, $500,000. Assets, $2,189,880. Surplus, $802,113.

I. S. BLACKWELDER, *Mgr.* Western Dept., Rialto Bldg., Chicago.
FRED. S. BROOKS, *Spec. Agt.*, 71 W. Fort St., Detroit, Mich.

NORTH BRITISH & MERCANTILE INS. CO.

Entered United States 1866. London and Edinburgh, Gr. B.

HENRY E. BOWERS, *Resident Manager*, 54 William St., New York.

Assets, $3,833,133. Surplus, $1,582,810.

W. J. LITTLEJOHN, *Mgr.* Western Dept., Rookery Bldg., Chicago.
W. S. ABBOTT, *State Agent*, Lapeer, Mich.

North German Fire Ins. Co., Hamburg, Ger., entered U. S. 1894; assets $596,674, surplus $234,597. Adolph Loeb, Son & Co., *U. S. Mgrs.*, 193 LaSalle St., Chicago.

Northern Assurance Co., London, Eng., entered U. S. 1876; assets $2,008,005, surplus $780,832. G. H. Lermit, *Mgr.* Western Dept., Monadnock Blk., Chicago; J. J. L. England, *Spec. Agt.*, Detroit, Mich.

Northwestern National Ins. Co., Milwaukee, Wis., org. 1869; capital $600,000, assets $1,956,852, surplus $1,104,682. Alfred James, *Pres.*, John P. McGregor, *Sec.;* G. W. Russell, *Spec. Agt.*, Kalamazoo, Mich.

Norwich Union Fire Ins. Soc., Norwich, Eng., entered U. S. 1877; assets $2,170,234, surplus $549,741. J. Montgomery Hare, *Res. Mgr.*, 56 Pine St., New York; John S. Fletcher, *State Agt.*, Detroit, Mich.

Norwood Ins. Co., 19 Liberty St., New York, org. 1895; capital $200,000, assets $452,785, surplus $275,252. Geo. S. Porter, *Pres.*, A. J. Armstrong, *Sec;* Clinton Weeks & Co., *Gen. Agts.*, New York Life Bldg., Chicago.

Orient Ins. Co., Hartford, Conn., org. 1867; capital $500,000, assets $2,242,203, surplus $985,151. Chas. B. Whiting, *Pres.*, James U. Taintor, *Sec.;* B. W. French, *Gen. Agt.* Western Dept., W. E. Witherbee, *Spec. Agt.*, 240 LaSalle St., Chicago.

Pacific Fire Ins. Co., 151 Broadway, New York, org. 1851; capital $200,000, assets $736,064, surplus $393,783. Frank T. Stinson, *Pres.*, Geo. Jeremiah, *Sec.;* Ashford Wood, *Spec. Agt.*, Muskegon, Mich.

Fire Companies, Other State and Foreign.

Palatine Ins. Co., Manchester, Eng., inc. 1886; assets $2,836,236, surplus $568,320. Wm. Wood, *U. S. Mgr.*, 21 Nassau St., New York; Geo. M. Fisher, *Mgr.* Western Dept., 205 LaSalle St., Chicago; Chas. H. Luce, *State Agt.*, Lansing, Mich.

Pennsylvania Fire Ins. Co., 510 Walnut St., Philadelphia, Pa., org. 1825; capital $400,000, assets $4,461,323, surplus $2,183,582. R. Dale Benson, *Pres.*, W. Gardner Crowell, *Sec.;* Chas. H. Barry and John H. Davis, *Mgrs.* Western Dept., The Temple, Chicago; D. W. Redfield, *Spec. Agt.*, Chicago.

PHENIX INSURANCE COMPANY.

Organized 1853. Brooklyn, and 47 Cedar St., New York.

GEO. P. SHELDON, *Pres.* CHAS. C. LITTLE, *Vice-Pres. and Sec.*

Capital, $1,000,000. Assets, $5,739,044. Surplus, $1,615,581.

EUGENE HARBECK, *Gen. Agt.* TRUEMAN W. EUSTIS, *Asst. Gen. Agt.* Western and Southern Dept., 205 LaSalle St., Chicago.

JOS. W. O'BRIEN, *State Agent*, Grand Haven, Mich.

PHILADELPHIA UNDERWRITERS.

(Composed of Ins. Co. of North America and Fire Association of Philadelphia.)

J. F. DOWNING, *Manager*, Erie, Pa.

J. C. MYERS, *State Agent*, 35 W. Congress St., Detroit, Mich.

Phœnix Assurance Co., London, Eng., entered U. S. 1879; assets $2,655,916, surplus $755,720. A. D. Irving, *Res. Mgr.*, 37 Liberty St., New York; M. F. Driscoll, *Gen Agt.*, Manhattan Bldg., Chicago; Sidney A. Witherbee, *Spec. Agt.*, Grand Rapids, Mich.

Phœnix Ins. Co., Hartford, Conn., org. 1854; capital $2,000,000, assets $5,246,520, surplus $2,424,943. D. W. C. Skilton, *Pres.*, J. H. Mitchell, *Vice-Pres.*, Geo. H. Burdick, *Sec.;* Western and Southern Dept., S. W. Cor. Race and George Sts., Cincinnati, H. M. Magill, *Gen. Agt.*, Theo. F. Spear, *Ass't Gen. Agt.*; J. K. Livingston, *Spec. Agt.*, Jackson, Mich.

Protection Mutual Fire Ins. Co., Chicago, Ill., org. 1887; assets $93,325, surplus $44,071. G. W. Powell, *Pres.*, F. L. Bellows, *Sec.*

PROVIDENCE WASHINGTON INSURANCE COMPANY.

Organized 1799. Providence, R. I.

J. H. DEWOLF, *Pres.* J. B. BRANCH, *Vice-Pres.*

E. L. WATSON, *Sec.*

Capital, $400,000. Assets, $1,479,281. Surplus, $512,255.

C. D. DUNLOP, *Mgr.* Western Dept., SETH EGGLESTON, *Spec. Agt.*, Manhattan Bldg., Chicago.

Fire Companies, Other State and Foreign.

Prussian National Ins. Co., Stettin, Germany, inc. 1845; assets $786,413, surplus $346,352. Theo. W. Letton, *U. S. Mgr.*, John F. Rice, *Asst. Mgr.*, John Virchow, *Spec. Agt.*, 315 Dearborn St., Chicago.

Queen Ins. Co. of America, 45 Cedar St., New York, org. 1891; capital $500,000, assets $4,039,586, surplus $2,018,923. James A. McDonald, *Pres.*, Geo. W. Burchell, *Sec.;* Jos. M. Rogers, *Mgr.* Western Dept., Rookery, Chicago; Frank A. Vernor, *Spec. Agt.*, Detroit, Mich.

Reading Fire Ins. Co., Reading, Pa., org. 1867; capital $250,000, assets $756,564, surplus $422,972. W. A. Arnold, *Pres.*, S. E. Ancona, *Sec.;* Howard Stephenson, *Spec. Agt.*, Ypsilanti, Mich.

Reliance Ins. Co., 429 Walnut St., Phila., org. 1841; capital $300,000, assets $953,897, surplus $534,160. William Chubb, *Pres.*, Chas. J. Wister, Jr., *Sec.;* D. T. Devin, *Gen. Agt.* Western Dept., The Temple, Chicago; John S. Barrow, *Spec. Agt.*, Chicago.

Reliance Marine Ins. Co., Liverpool, Eng., entered U. S. 1881; Henry Despard, *U. S. Mgr.*, 16 Exchange Place, New York.

Rhode Island Underwriters Ass'n., Providence, R. I. (composed of Equitable F. & M. and Merchants of Providence). Fred W. Arnold, *Mgr.*, Providence, R. I.; J. J. Mayberry, *Gen. Agt.*, J. J. Hayes, *Spec. Agt.*, The Temple, Chicago.

Rochester German Ins. Co., Rochester, N. Y., org. 1872; capital $200,000, assets $911,783, surplus $583,555. Frederick Cook, *Pres.*, H. F. Atwood, *Sec.;* O. C. Kemp, *Gen. Agt.*, The Temple, Chicago.

★ Rockford Ins. Co., Rockford, Ill., org. 1866; capital $200,000, assets $1,033,756, surplus $311,050. John Lake, *Pres.*, Chas. E. Shelden, *Sec.;* J. W. Price, *Spec. Agt.*, Cleland Bldg., Detroit, Mich.

Royal Ins. Co., Liverpool, Eng., entered U. S. 1851; assets $7,454,943, surplus $2,211,174. Law Brothers, *Mgrs.* Western Dept., Royal Ins. Bldg., Chicago; Fred Williams, *State Agt.*, Jackson, Mich.

Rutgers Fire Ins. Co., 200 Park Row, New York, org. 1853; capital $200,000, assets $350,876, surplus $269,837. E. B. Fellows, *Pres.*, H. C. Kreiser, *Sec.*

SCOTTISH UNION & NATIONAL INS. CO.

Entered United States 1880. Edinburgh, Scot.

MARTIN BENNETT, *Resident Manager*, Hartford, Conn.
JAS. H. BREWSTER, *Assistant Manager.*

Assets, $3,323,522. **Surplus, $1,672,497.**

JOHN A. KELLY, *General Agent*, Hartford, Conn.
CHAS. F. MITCHELL, *Special Agent*, 138 LaSalle St., Chicago.

Sea Ins. Co. (marine), Liverpool, Eng., entered U. S. 1876; assets $503,890, surplus $340,657. Chubb & Son, *Res. Mgrs.*, New York.

★ Also doing business with Security of Conn. as Associated Underwriters.

Fire Companies, Other State and Foreign.

ST. PAUL FIRE & MARINE INSURANCE COMPANY.

Organized 1865. St. Paul, Minn.

C. H. BIGELOW, *Pres.* A. W. PERRY, *Sec.*

Capital, $500,000. Assets, $2,164,959. Surplus, $1,072,103.

BENJ. MAROT, *General Agent*, Kuhns Block, Dayton, O.

Security Fire Ins. Co., 121 E. Third St., Cincinnati, O. (with Eureka of Cinti., composing Cinti. Underwriters), org. 1881; capital $150,000, assets $262,764, surplus $166,185. F. A. Rothier, *Pres.*, Adam Benus, *Sec.;* H. C. Klocksiem, *Spec. Agt.*, Lansing, Mich.

★Security Ins. Co., New Haven, Conn., org. 1841; capital, $200,000, assets $703,482, surplus $301,014. Chas. S. Leete, *Pres.*, H. Mason, *Sec.;* J. W. Price, *Spec. Agt.*, Cleveland Bldg., Detroit, Mich.

Springfield F. & M. Ins. Co., Springfield Mass., org. 1849; capital $1,500,000, assets $3,845,145, surplus $2,114,610. A. W. Damon, *Pres.*, Sanford J. Hall, *Sec.;* A. J. Harding, *Mgr.*, A. F. Dean, *Asst. Mgr.*, Western Dept., Rialto Bldg., Chicago; F. G. Row, *State Agt.*, Lansing, Mich.

Spring Garden Ins. Co., 431 Walnut St., Phila., org. 1835; capital $400,000, assets $1,357,185, surplus $577,460. W. G. Warden, *Pres.*, C. E. Porter, *Sec.;* Walter Campbell, *Spec. Agt.*, 177 LaSalle St., Chicago.

Standard Marine Ins. Co., Liverpool, Eng., entered U. S. 1888; assets $355,265, surplus $236,154. Higgins, Cox & Barrett, *U. S. Attys.*, 71 Beaver St., New York.

SUN INSURANCE OFFICE.

Entered United States 1882. London, Eng.

J. J. GUILE, *Resident Manager*, 54 Pine St., New York.

Assets, $2,479,448. Surplus, $826,493.

LEWIS F. MARGAH, *State Agt.*, 105 Griswold St., Detroit, Mich.

Svea Ins. Co., Gothenburg, Sweden; assets $261,832, surplus $222,856. Weed & Kennedy, *Mgrs.*, 50 Pine St., New York.

Teutonia Ins. Co., New Orleans, La., org. 1871; capital $250,000, assets $579,820, surplus $388,234. Albert P. Noll, *Pres.*, Geo. Meyer, *Sec.;* Cyrus K. Drew, *Gen. Agt.*, home office; R. S. Critchell, *Mgr.*, 179 LaSalle St., Chicago.

Teutonia Fire Ins. Co., 424 Walnut St., Phila., Pa., inc. 1871; capital $200,000, assets $268,980, surplus $224,904. E. Franssen, *Pres.*, T. Chamberlin, *Sec.*

Teutonia F. & M. Ins. Co., Dayton, O., org. 1865; capital $100,000. assets $475,777, surplus $382,548. Edward Pape, *Pres.*, J. Linxweiller, Jr., *Sec.;* L. F. Creamer, *Spec. Agt.*, home office.

Traders Ins. Co., 160 LaSalle St., Chicago, org. 1865; capital $500,000, assets $1,747.260, surplus $1,178,994. E. Buckingham, *Pres.*, R. J. Smith, *Sec.;* H. S. Seage, *State Agt.*, Lansing, Mich.

★Also doing business with Rockford Ins. Co. as Associated Underwriters.

Fire Companies, Other State and Foreign.

Transatlantic Fire Ins. Co., Hamburg, Ger., entered U. S. —; assets $704,137, surplus $345,142. Adolph Loeb, Son & Co., *U. S. Mgrs.*, 193 LaSalle St., Chicago.

UNION ASSURANCE SOCIETY.

Entered United States 1891. London, Eng.

HALL & HENSHAW, *Resident Managers*, 54 William St., New York.

Assets, $1,173,042. Surplus, $522,676.

GOODWIN, HALL & HENSHAW, *Managers* Western Department, 171 LaSalle St., Chicago.

Union Fire Ins. Co., Buffalo, N. Y.. org. 1874; capital $100,000, assets $199,880, surplus $156,769. Geo. Sandrock, *Pres.*, A. Martin, *Sec.;* Karl Schmemann, *Gen. Agt.*, Detroit, Mich.

Union Ins. Co., Philadelphia, org. 1804; capital $200,000, assets $628,012, surplus $328,664. Chas. S. Hollinshead, *Pres.*, E. R. Dannels, *Sec.;* D. E. Julian, *Spec. Agt.*, Columbus, O.

Union Marine Ins. Co., Liverpool, Eng., entered U. S. 1880; assets $591,165, surplus $432,195. Jones & Whitlock, *Res. Mgrs.*, New York.

United Firemens Ins. Co., 419 Walnut St., Philadelphia, Pa., org. 1860; capital $300,000, assets $1,368,630, surplus $459,091. Robert B. Beath, *Pres.*, Dennis J. Sweeny, *Sec.;* Cecil A. Hall, *Spec. Agt.*, 411 Madison St.. Toledo, O.

United States Fire Ins. Co., 46 Pine St., New York, org. 1824; capital $250,000, assets $667,904, surplus $332,366. W. W. Underhill, *Pres.*, W. H. Griffin, *Sec.;* Jas. A. Jones, *Gen. Agt.*, Detroit, Mich.

Westchester Fire Ins. Co., 66 Wall St., New York, org. 1837; capital $300,000, assets $2,032,445, surplus $774,181, George R. Crawford, *Pres.*, John Q. Underhill, *Sec.;* M. O. Brown, *Mgr.* Western Dept., 701 Royal Insurance Bldg., Chicago; D. C. Tillotson, *State Agt.*, Muskegon, Mich.

WESTERN ASSURANCE COMPANY.

Organized 1851. Toronto, Canada.

J. J. KENNY, *Managing Director*, Toronto.

Assets, $1,651,130. Surplus, $486,387.

JAS. A. JONES, *Gen. Agt.*, Detroit, Mich.

Western Ins. Co., Pittsburg, Pa., org. 1849; capital $300,000, assets $503,470, surplus $350,863. A. Nimick, *Pres.*, W. P. Herbert, *Sec.*

Western Underwriters Assn. (composed of German of Freeport and Milwaukee Mechanics). Wm. Feiler, *Mgr.*, Association Bldg., Chicago; W. B. Smitha, *State Agt.*, Indianapolis, Ind.

Williamsburg City Fire Ins. Co., Brooklyn, N. Y.. org. 1853; capital $250,000, assets $1,536,636, surplus $958,970. M. S. Driggs, *Pres.*, F. H. Way, *Sec.;* Jesse Watson, *Gen. Agt.*, home office.

★Manufacturers & Merchants Mutual Ins. Co., Rockford, Ill., inc. 1881. H. W. Price, *Pres.*, Geo. S. Roper, *Sec.*

★Entered the state too late to be placed in regular alphabetical order.

LIFE COMPANIES.

Level Premium.

ÆTNA LIFE INSURANCE COMPANY.

Incorporated 1820. Hartford, Conn.

MORGAN G. BULKELEY, *Pres* J. C. WEBSTER, *Vice-Pres.*
J. L. ENGLISH, *Secretary.*

Capital, $1,750,000. Assets, $43,560,038. Surplus, $6,892,517.

WM. B. MONTGOMERY, *Manager*, Moffat Block, Detroit.
T. R. LYNAS, *Manager Up. Pen.*, 123 LaSalle St., Chicago.

AMERICAN UNION LIFE INSURANCE COMPANY.

Organized 1893. 44 Cedar St., New York.

M. M. BELDING, *Pres* CHARLES S. WHITNEY, *Sec.*

Capital, $500,000. Assets, $567,473. Surplus, $451,210.

H. H. DEAN, *Supt. of Agencies*, Home Office.
FREDERICK MARVIN, *Mgr. for Mich. and Nor. Ohio*,
Hammond Bldg., Detroit.

Berkshire Life Ins Co., Pittsfield, Mass., inc. 1851; capital $25,-500, assets $6,964,497, surplus $701,706. William R. Plunkett, *Pres.*, James W. Hull, *Sec.;* W. H. Dyer, *Supt. of Agents*, 40 Water St., Boston, Mass.; John D Morphy, *Gen. Agt.*, McGraw Bldg., Detroit.

Canada Life Assurance Co , Hamilton, Ont., inc. 1849; capital $125,000, assets $16,312,634, surplus $674,797. A. G. Ramsay, *Pres.*, R. Hills, *Sec.*, W. T. Ramsay, *Supt.;* J. A. Bucknell, *Mgr.* Michigan Dept., 92 Griswold St., Detroit.

Connecticut General Life Ins. Co., Hartford, Conn., inc. 1865; capital $150,000, assets $2,839,990, surplus $565,404. Thos. W. Russell, *Pres.*, Fred V. Hudson, *Sec.*

Connecticut Mutual Life Ins. Co., Hartford, Conn., inc. 1846; assets $62,754,675, surplus 3 per cent $7,096,256. Jacob L. Greene, *Pres.*, Edward M. Bunce, *Sec.;* Hodges Bros., *State Agts.*, Hodges Blk., Detroit.

Equitable Life Assur. Soc., 120 Broadway, New York, inc. 1859; capital $100,000, assets $199,757,171, surplus $39,444,490. Henry B. Hyde, *Pres.*, Jas. W. Alexander, 1*st Vice-Pres.*, Gage E. Tarbell, 2*d Vice-Pres.*, Wm. Alexander, *Sec.;* Michigan Branch, Moffat Blk., Detroit, E. A. Burkert, *Cashier.*

Equitable Life Ins. Co., Des Moines, Ia., inc. 1867; capital $100,-000, assets $1,250,523, surplus $296,805. F. M. Hubbell, *Pres.*, J. C. Cummins, *Sec.; Mich. Gen. Agts.*—A. Gluecklich, 141 Griswold St., Detroit; A. J. Stebbins, 75 Lyon St., Grand Rapids; D. H. Chisholm, Lansing.

Life Companies, Level Premium.

Germania Life Ins. Co., 20 Nassau St., New York, inc. 1860; capital $200,000, assets $21,172,368, surplus $1,832,149. Hugo Wesendonck, *Pres.*, Hubert Cillis, *Sec.;* Otto H Rush, *Mgr.*, Kanter Bldg., Detroit.

Home Life Ins. Co., 256 Broadway, New York, inc. 1860; capital $125,000. assets $8,981.863, surplus $1,025,198. Geo. E Ide, *Pres.*, Ellis W. Gladwin, *Sec.;* S. F. Angus, *Gen. Mgr.*, Hammond Bldg., Detroit.

Imperial Life Ins. Co., Campau Blk., Detroit, Mich. (*in liquidation*); H. P. Cristy, *Pres.*, J. J. Oliver, *Sec.*.

Iowa Life Ins. Co., Sioux City, Ia. (*General Offices, Manhattan Bldg., Chicago, Ill.*), inc. 1881; capital $45.000, assets $294,391, surplus $65,700. C. E. Mabie, *Pres.*, E. H. Kellogg, *Vice-Pres.*, R. E. Sackett, *Sec.;* S. C Rosenberg, *Mgr. W. Mich.*, Mich. Tr. Bldg., Grand Rapids; J. H. Means, *Mgr.*, Hammond Bldg., Detroit.

JOHN HANCOCK MUTUAL LIFE INS. CO.

Incorporated 1862 Boston, Mass.

STEPHEN H. RHODES, *Pres.* ROLAND O. LAMB, *Sec.*

Assets, $7,664,909. Surplus, $606,101.

CHAS. L. VIEMAN, *State Agt. for Mich.*, Chamber of Commerce, Detroit, Mich.

S. WELLS, JR., *Supt. Industrial Dept.*, 32 W. Fort St., Detroit.

Life Ins. Clearing Co., St. Paul, Minn., inc. 1891.; capital $100,000, assets $120,838, surplus $81,484. T. B. Scott, *Pres.*, Russell R. Dorr, *Gen Mgr.*, H. B. Strait, *Sec. and Treas.*

Manhattan Life Ins. Co., 66 Broadway, New York, org. 1850; capital $100.000, assets $14,199,621, surplus $766,926. Henry B. Stokes, *Pres.*, J. L. Halsey, *1st Vice-Pres.*, Wm. C. Frazee, *Sec.;* W. B. Lane, *Supt. Agencies;* C. M. Home, *State Agt.*, McGraw Bldg., Detroit.

Massachusetts Mutual Life Ins. Co., Springfield, Mass., inc. 1851; assets $17,005,292, surplus $1,270,168. John A. Hall, *Pres.*, H. M. Phillips, *Sec.;* Charles W. Pickell, *Mgr.*, Cham. of Com. Bldg., Detroit.

METROPOLITAN LIFE INSURANCE COMPANY.

Incorporated 1866. 1 Madison Ave., New York.

JOHN R. HEGEMAN, *Pres.* GEO. H. GASTON, *2d Vice-Pres.*
GEO. B. WOODWARD, *Sec.*

Capital, $2,000,000. Assets, $25,592,004. Surplus, $4,477,031.

Michigan Superintendents: T. HEATHCOTE, Detroit; GEO. M. GREENUP, Grand Rapids; E. E. BAGGÉ, Saginaw; GEO. SCHNEIDER, JACKSON.

Michigan Mutual Life Ins. Co., 150 Jefferson Ave., Detroit, Mich., inc. 1867; capital $250,000, assets $5,007,577, surplus $303,791. Oscar R Looker, *Pres.*, Jas. H. Cummins, *Sec.;* E. H. Hayes, *State Agt.*, 51 Griswold St., Detroit.

Life Companies, Level Premium.

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

Incorporated 1845. Newark, N. J.

AMZI DODD, *Pres.* JAS. B. PEARSON, *Vice-Pres.*
EDWARD L. DOBBINS, *Sec.*

Assets, $58,269,197. Surplus, $4,076,806.

M. I. WHITMAN, *State Agent*, Campau Blk., Detroit.

Mutual Life Ins. Co., 32 Nassau St., New York, inc. 1842; assets $219,704,053, surplus $26,880,048. Richard A. McCurdy, *Pres.*, Robert A. Grannis, *Vice-Pres*, Wm. J. Easton, *Sec.*; Grant & Paige, *Gen. Agts. Lower Penin.*, Bank Chambers, Detroit; T. H. Bowles, *Gen. Agt. Up. Penin.*, Milwaukee, Wis.

NATIONAL LIFE INSURANCE COMPANY.

Incorporated 1848. Montpelier, Vt.

EDWARD DEWEY, *Pres.* J. C. HOUGHTON, *Treas.*
GEO. W. REED, *Sec.*

Assets, $12,144,839. Surplus, $1,439,865.

MCCURDY C. LEBEAU, *State Agent for Michigan*,
314-315 Hammond Bldg., Detroit.

Nederland Life Ins. Co., Amsterdam, Holland, entered U. S. 1893; assets $478,737, surplus $292,217. L. I. Dubourcq, *Pres.*; E. A. Ferguson, *Gen. Agt.* W. Dept., Chicago; Conant & McCreary, *State Agts.*, Detroit.

NEW ENGLAND MUTUAL LIFE INSURANCE CO.

Incorporated 1835. Milk, cor. Congress St., Boston, Mass.

BENJ. F. STEVENS, *Pres.* S. F. TRULL, *Sec.*

Assets, $25,297,584. Surplus, $2,152,309.

JAY BASSETT, *General Agent for Mich.*, Hammond Bldg., Detroit.

NEW YORK LIFE INSURANCE COMPANY.

Incorporated 1841. 346 Broadway, New York.

JOHN A. MCCALL, *Pres.* C. C. WHITNEY, *Sec.*
A. H. WELCH, *2d Vice-Pres.* GEO. W. PERKINS, *3d Vice-Pres.*

Assets, $174,791,991. Surplus, $24,038,678.

GEORGE W. MILLEN, *Agency Director E. Mich.*, Mabley Bldg., Detroit.
W. B. MUMFORD, *Mgr. W. Mich.*, Y. M. C. A. Bldg., Grand Rapids.
JOSEPH TUTEUR, *General Agent Up. Penin.*, West Superior, Wis.

Life Companies, Level Premium.

NORTHWESTERN MUTAL LIFE INSURANCE CO.

Incorporated 1857. Milwaukee, Wis.

H. L. PALMER, *Pres.* WILLARD MERRILL, *Vice-Pres.*
J. W. SKINNER, *Sec.*

Assets, $82,902,390. Surplus, $16,513,562.

W. T. GAGE, *General Agent*, Mabley Bldg., Detroit.
GEORGE H. NEWELL, *Gen. Agt.*, Widdicomb Bldg., Grand Rapids.
G. A. DIMOC, *General Agent*, Upjohn Blk., Kalamazoo.
D. E. MURPHY, *Gen. Agt. Up. Penin.*, Milwaukee, Wis.

Pacific Mutual Life Ins. Co., San Francisco, Cal., inc. 1867; capital $100,000, assets $2,916,079, surplus $221,389. Geo. A. Moore, *Pres.*, J. N. Patton, *Sec.;* C. H. Kelsey, *State Agt.*, Widdicomb Bldg., Grand Rapids.

PENN MUTUAL LIFE INSURANCE COMPANY.

Incorporated 1847. 921 Chestnut St., Philadelphia, Pa.

EDWARD M. NEEDLES, *Pres.* HENRY C. BROWN, *Sec.*
H. C. LIPPINCOTT, *Manager of Agencies.*

Assets, $27,265,453. Surplus, $3,369,731.

GILBERT A WATKINS, *General Agent for Michigan*,
McGraw Building, Detroit.

PHŒNIX MUTUAL LIFE INSURANCE COMPANY.

Incorporated 1851. Hartford, Conn.

JONATHAN B. BUNCE, *Pres.* JOHN M. HOLCOMBE, *Vice-Pres.*
CHAS. H. LAWRENCE, *Sec.*

Assets, $10,448,865. Surplus, $569,384.

BABCOCK & NAVIN, *Managers for Michigan*,
Hammond Bldg., Detroit, Mich.

Provident Life and Trust Co., 401 Chestnut St., Philadelphia, Pa., inc. 1865; capital $1,000,000, assets $29,476,403, surplus $3,679,603. Sam'l R. Shipley, *Pres.*, Asa S. Wing, *Sec.*, Joseph Ashbrook, *Mgr. Ins. Dept.;* Jennings & Cook, *Gen. Agts.*, Home Bank Bldg., Detroit.

Provident Savings Life Assur. Soc., 29 Broadway, New York, inc. 1875; capital $100,000, assets $1,914.186, surplus $713,361. Chas. E. Willard, *Pres.*, Wm. E. Stevens. *Sec.;* J. M. Macfarlane, *Mgr.*, Chamber of Commerce, Detroit; P. V. Fox, *Gen. Agt.*, Grand Rapids.

Prudential Ins. Co., Newark, N. J., inc. 1873; capital $2,000,000, assets $5.780,154. surplus $3,309,837. John F. Dryden, *Pres.*, Leslie D. Ward, *Vice-Pres.*, F. F. Dryden, *Sec.;* L. Selling, *State Agt.*, *Ordinary Dept.*, Hammond Bldg., Detroit, Mich.; *Supts. Ind. Branch*—H. G. R. Schwarzkopf, Detroit; S. Painter, Grand Rapids; L. F. Schurger, Saginaw.

Life Companies, Level Premium.

Security Trust Co., Philadelphia, Pa., inc. 1895; capital $350,000, assets $486,627, surplus $357,499. R. E. Pattison, *Pres.*, R. P. Field, *Vice-Pres.*, C. E. Cook, *Sec. and Treas.*

State Mutual Life Assur. Co., Worcester, Mass., inc. 1844; assets $11,122,984, surplus $1,275,732. A. G. Bullock, *Pres*, H. M. Witter, *Sec.;* A. E. Bradley, *Gen. Agt.*, Home Bank Bldg., Detroit.

SUN LIFE ASSURANCE COMPANY.

Incorporated 1865. Montreal, Can.

R. MACAULAY, *Pres.* T. B. MACAULAY, *Sec.*

Capital, $62,500. Assets, $5,365,771. Surplus, $535,944.

J. C. TORY, *State Manager*, Chamber of Commerce, Detroit.

Travelers Ins. Co. (Life Dept.), Hartford, Conn., inc. 1863; capital $1,000,000, assets $19,425,220, surplus $2,661,246. Jas. G. Batterson, *Pres.;* J. W. Thompson, *State Agt.*, Campau Bldg., Detroit.

Union Central Life Ins. Co., Cincinnati, O., inc. 1867; capital $100,000, assets $14,342,154, surplus $1,657,127. John M. Pattison, *Pres.*, E. P. Marshall, *Sec.;* J. McVay, *Gen. Supt.*, Columbus, O.; John J. Oliver, *Asst. Supt. Agencies*, Grand Rapids.

Union Mutual Life Ins. Co., Portland, Me., inc. 1848, assets $6,781,569, surplus $419,292. Fred E. Richards, *Pres.*, Arthur L. Bates, *Vice-Pres.*, J. Frank Lang, *Sec.;* Fred W. S. Thayer, *Mgr.*, Grand Rapids; D. S. Breakenridge, *Mgr.*, Hammond Bldg., Detroit.

UNITED STATES LIFE INSURANCE COMPANY.

Incorporated 1850. 261 Broadway, New York.

GEO. H. BURFORD, *Pres.* C. P. FRALEIGH, *Sec.*

Capital, $440,000. Assets, $7,351,391. Surplus, $605,198.

WILLIAM L. TYLER, *Mich. Manager*, Hodges Blk., Detroit.

Vermont Life Ins. Co., Burlington, Vt., inc. 1868; capital $100,000, assets $462,829, surplus $100,270. John H. Robinson, *Pres.*, C. R. Turrill, *Sec.;* Ed. W. Lowe, *State Mgr.*, Home Bank Bldg., Detroit.

Washington Life Ins. Co., 21 Cortlandt St., New York, inc. 1860; capital $125,000, assets $13,677,884, surplus $545,113. W. A. Brewer, Jr., *Pres.*, G. H. Brewer, *Sec.*, E. S. French, *Vice-Pres.;* S. L. Fuller, *Mgr. for Mich.*, 218 LaSalle St., Chicago.

SUBSCRIBE FOR THE INSURANCE HERALD.

Natural Premium.

NOTE.—Figures exclude contingent items.

American Temperance Life Ins. Assn., 253 Broadway, New York, org. 1889; assets and surplus $14,734. F. Delano, *Pres.*, Geo. E. Godward, *Sec.*

Bankers Life Assn., Des Moines, Ia., inc. 1879; assets $1,934,191, surplus $1,931,416. Edward A. Temple, *Pres.*, A. C. Stilson, *Sec.;* H. A. Cherry, *State Agt.*, Hotel Cadillac, Detroit.

Bankers Life Ins. Co., 31 Nassau St., New York, org. 1869; assets $135,666, surplus $132,251. R. D. Morgan, *Pres.*, H. P. Townsley, *Gen. Mgr.*

Bankers Life Assn., St. Paul, Minn., inc. 1880; assets and surplus $672,073. C. M. Taylor, *Pres.*, Douglas Putnam, *Sec.;* J. H. Aldrich, *Gen. Agt.*, Moffat Blk., Detroit.

Bankers & Merchants Life Assn., 184 LaSalle St., Chicago, Ill., inc. 1893; assets and surplus $51,301. J. W. Stevens, *Pres.*, E. D. Stevens, *Sec.*, C. E. Hambleton, *Gen. Mgr.*

Bay State Beneficiary Assn., Boston, Mass., inc. 1881; assets and surplus $204,303. R. W. Parks, *Pres.*, F. E. Litchfield, *Sec.*

Chicago Guaranty Fund Life Soc., Old Colony Bldg., Chicago, Ill., inc. 1884; assets $216,773, surplus $205,821. W. C. Hickox, *Pres.*, C. I. Westerfield, *Sec.*; H. Leroy, *Agency Supt.*, home office.

CONNECTICUT INDEMNITY ASSOCIATION.

Incorporated 1887. Waterbury, Conn.

LEWIS A. PLATT, *Pres.* JOHN B. DOHERTY, *Sec.*

Assets, $267,645. **Surplus, $266,545.**

A. SHERMAN, *Gen. Mgr. for Mich.*, Temple Bldg., Phila., Pa.

COVENANT MUTUAL LIFE ASSOCIATION.

Incorporated 1877. Galesburg, Ill.

A. W. BERGGREN, *Pres.* W. H. SMOLLINGER, *Sec.*

Assets, $725,241. **Surplus, $715,635.**

W. E. YATES, *State Manager*, 821 Michigan Trust Co. Bldg., Grand Rapids.

Des Moines Life Assn., Des Moines, Ia., inc. 1885; assets $279,397, net reserve surplus $30,357. C. E. Rawson, *Pres.*, L. C. Rawson, *Sec.;* M. H. Rawson, *State Agt.*, South Haven, Mich.

Life Companies, Natural Premium.

Fidelity Mutual Aid Assn., San Francisco, Cal., inc., 1888; assets $21,094, surplus $21,043. C. W. Nevin, *Pres.*, J. L. M. Shetterley, *Sec.*

Fidelity Mutual Life Assn., 914 Walnut St., Phila., inc. 1878; assets $1,362,354, surplus $1,242,279. L. G. Fouse, *Pres.*, W. S. Campbell, *Sec.;* Frank R. Alderman, *Mgr.*, Kanter Bldg., Detroit.

German Mutual Benefit Assn., 206 LaSalle St., Chicago, Ill., inc. 1875; assets $45,102, surplus $29,102. C. L. Gamer, *Pres.*, F. Langbein, *Sec.*

Grand Rapids Mut. Life Ins. Co., Grand Rapids, inc. 1895; assets and surplus $1,646. Reuben Hatch, *Pres.*, I. A. R's Van Dugteren, *Sec.*

Hartford Life & Annuity Ins. Co., Hartford, Conn., inc. 1866; assets $1,583,382, surplus $294,989. R. B. Parker, *Pres.*, Stephen Ball, *Sec.*

HOME SECURITY LIFE ASSOCIATION.

Incorporated 1895. Saginaw, E. S. Mich.

O. M. BELFRY, *Pres.* JOHN W. FOOT, *Sec.*

Assets and Surplus, $48,912.

CHARLES R. WRIGHT, *Manager of Agencies*, Home Office or Peninsular Bank Bldg., Detroit.

Jewelers & Tradesmens Company, 253 Broadway, New York, inc. 1886; assets and surplus $13,195. S. Cottle, *Pres.*, E. S. Johnson, Jr., *Sec.*

Knights Templars & Masons Life Indem. Co., Masonic Temple, Chicago, Ill., inc. 1884; assets $330,886, surplus $311,329. Geo. M. Moulton, *Pres.*, W. H. Gray, *Gen. Mgr.*

KNIGHTS TEMPLAR & MASONIC MUT. AID ASSN.

Incorporated 1878. 113 E. Third St., Cincinnati, O.

E. T. CARSON, *Pres.* W. B. MELISH, *Sec.*

Assets and Surplus, $450,026.

A. L. SALTSTEIN, *General Manager for Michigan*, Chamber of Commerce Bldg., Detroit.

Masonic Life Assn., Grand Rapids, Mich., inc. 1878; assets $31,653, surplus $8,233. Albert Dodge, *Sec.*, J. M. Fay, *Supt. Agts.*

Massachusetts Benefit Life Assn., Boston, Mass., inc. 1878; assets and surplus $1,165,411. G. A. Litchfield, *Pres.*, E. S. Litchfield, *Sec.*, W. M. Mick, *Supt. of Agts.;* Brownell & Ridley, *Mgrs.*, Whitney Opera-House Blk., Detroit; Spooner & Hall, *Mgrs. W. Mich.*, Grand Rapids.

Life Companies, Natural Premium.

Merchants & Manufacturers Mut. Life Assn., Home Bank Bldg., Detroit, inc. 1896; F. W. Swift, *Pres.*, C. E. Foote, *Sec.*, C. A. Muma, *Supt. of Agts.*

Minn. Scandinavian Rel. Assn., Red Wing, Minn., inc. 1879; assets $54,048, surplus $53,418. P. Nelson, *Pres.*, A. G. Rosing, *Sec.*

Mut. Reserve Fund Life Assn., New York, inc. 1875; assets $4,129,517, surplus $3,672,526. F. A. Burnham, *Pres.*, Chas. W. Camp, *Sec.;* Wm. Green, *Mgr.*, Hammond Bldg., Detroit; F. W. Deacon, *Mgr. Up. Penin.*, Racine, Wis.

National Life Assn., Hartford, Conn., inc. 1886; assets $332,450, surplus $172,609. D. S. Fletcher, *Pres.*, H. T. Braman, *Sec.;* Frederick Dunn, *Mgr.*, Buhl Blk., Detroit.

National Mutual Life Assn., N. Y. Life Bldg., Minneapolis, Minn., inc. 1887; assets $162,456, surplus $162,294. P. B. Crane, *Pres.*, I. F. Murphy, *Sec.;* C. F. Underhill, *State Mgr.*, Mich. Tr. Bldg., Grand Rapids.

Northwestern Life Assn., 322 Hennepin Ave., Minneapolis, Minn., inc. 1885; assets $179,553, surplus $178,654. J. F. Force, *Pres.*

Northwestern Masonic Aid Assn., Chicago, inc. 1874; assets $872,449, surplus $817,147. D. J. Avery, *Pres.*, C. A. Capwell, *Sec.*

Odd Fellows Mut. Ben. Assn., Lansing, Mich., inc. 1891; assets and surplus $6,859. G. L. Davis, *Sec.*

Preferred Bankers Life Assur. Co., Lansing, Mich.; inc. 1893; assets $50,454, surplus $39,879. A. O. Bement, *Pres.*, Ira E. Randall, *Sec.*

Scandinavian Mutual Aid Assn., Galesburg, Ill., inc. 1883; assets $100,824, surplus $98,272. S. P. A. Lindahl, *Pres.*, N. Nelson, *Sec.*

Security Mutual Life Assn., Binghamton, N. Y., inc. 1883; assets $369,367, surplus $359,837. H. J. Reinmund, *Pres.*, Chas. M. Turner, *Sec. and Mgr.*

Triple Link Mut. Indem. Co., 260 S. Clark St., Chicago, inc. 1892; assets $20,258, surplus $19,396. S. A. Miller, *Pres.*, G. F. Cecil, *Sec.*

United Life Ins. Assn., 271 Broadway, New York, inc. 1886; assets $26,840, surplus $25,456. P. Rowe, *Pres.*, J. Jay Pardee, *Sec.;* G. E. Hart, *State Mgr.*, 10 Lafayette ave., Detroit.

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CASUALTY COMPANIES.

Stock.

Ætna Life Ins. Co. (*Acci. Dept.*), Hartford, Conn., inc. 1820, acci. dept. org. 1891. See Life Dept. H. R. Josselyn, *Gen. Agt.*, Home Bank Bldg., Detroit.

American Surety Co., 160 Broadway, New York, org. 1884; capital $2,500,000, assets $4,861,791, surplus $1,232,705. W. L. Trenholm, *Pres.*, H. D. Lyman, *Vice-Pres.*, W. E. Keyes, *Sec.*

City Trust, Safe Deposit & Surety Co., Phila, Pa., org., 1886; capital $500,000. assets $2,222.818, surplus $1,175,467. C. M. Swain, *Pres.*, J. F. Lynd, *Treas.;* H. F. Baker, *Gen. Agt.*, Detroit, Mich.

EMPLOYERS LIABILITY ASSURANCE CORPORATION.

Entered U. S. 1886. London, Eng.

GEO. M. ENDICOTT, *Resident Manager*, Boston, Mass.

Assets, $1,075,911. Surplus, $368,571.

GEORGE W. CHANDLER, *General Agent*, Merrill Blk., Detroit.

FIDELITY & CASUALTY COMPANY.

Organized 1876. 97 Cedar St., New York.

GEO. F. SEWARD, *Pres.* ROBT. J. HILLAS, *Sec. and Treas.*

Capital, $250,000. Assets, $2,448,098. Surplus, $568,995.

J. J. BENSON, *Resident Manager Dept. of Mich. and Ind.*, 33 Fort St., W., Detroit.

P. W. BUTLER, *Spec. Agt. for Mich.*, 33 W. Fort St., Detroit.

Fidelity & Deposit Co., Baltimore, Md., org. 1890; capital $750,000, assets $1,419,776, surplus $1,129,723. E. Warfield, *Pres.*, H. E. Bosler, *Sec.;* A. W. Peck, *Mgr.* N. W. Dept., N. Y. Life Bldg., Chicago.

Great Eastern Casualty & Indem. Co., 214 Broadway, New York, org. 1892; capital $125,000, assets $153,855, surplus $130,410. C. Van Cott, *Pres.*, L. H. Fibel, *Vice-Pres. and Sec.*

Guarantee Co. of North America, Montreal, Can.; capital $304,600, assets $867,840, surplus $651,086. Edward Rawlings, *Pres.*, Robt. Kerr, *Sec.;* F. Graham, *Gen. Agt.*, Detroit.

Casualty Companies, Stock.

GUARANTORS LIABILITY INDEMNITY COMPANY.

Organized 1894. 435 Chestnut St., Philadelphia, Pa.

THOS. V. COOPER, *Pres.* W. H. KNORR, *Sec.*

RICHARD F. LOPER, *Gen. Man.*

Capital, $500,000. Assets, $1,182,530. Surplus, $608,782.

JOHN S. EDDY, *Western General Agent*, New York Life Bldg., Chicago, Ill.

HARTFORD STEAM BOILER INSPEC. & INS. CO.

Organized 1866. Hartford, Conn.

J. M. ALLEN, *Pres.* J. B. PIERCE, *Sec.*

Capital, $500,000. Assets, $2,013,186. Surplus, $718,554.

H. M. LEMON, *General Agent*, New York Life Bldg., Chicago.

HARRY KNOWLTON, *Special Agent and Inspector*, 33 W. Congress St., Detroit.

Inter-State Casualty Co., 62 William St.. New York, org. 1893; capital $100,000, assets $188,218, surplus $133,228. Geo. E. Hamlin, *Pres.*, C. S. Somerville, *Sec.*

Lloyds Plate Glass Ins. Co., 63 William St., New York. org. 1882; capital $250,000. assets $633,782, surplus $406,762. W. T. Woods, *Pres.*, C. E. W. Chambers, *Sec.*

LONDON GUARANTEE & ACCIDENT COMPANY.

Entered U. S. 1893. London, Eng.

A. W. MASTERS, *U. S. Mgr.*, 315 Dearborn St., Chicago.

Assets, $667,516. Surplus, $283,397.

F. H. BLACKMAN, *Gen. Agt. for Mich.*, Moffat Block, Detroit.

Metropolitan Plate Glass Ins. Co., 66 Liberty St., New York, org. 1874; capital $100,000, assets $449,906, surplus $297,886. E. H. Winslow, *Pres.*, S. Wm. Burton, *Asst. Sec.;* F. O. Davenport, *Gen. Agt.*, 71 W. Fort St., Detroit, Mich.

National Surety Co., Kansas City, Mo., org. 1892; capital $250,000, assets $492,664, surplus $397,410. Arthur E. Stilwell, *Pres.*, C. A. Dean, *Vice-Pres. and Gen. Mgr.*, W. S. Rugh, *Sec.;* H. C. Penny, Jr., *Gen. Agt.*, Moffat Blk., Detroit.

NEW JERSEY PLATE GLASS INSURANCE COMPANY.

Organized 1868. Newark, N. J.

SAMUEL C. HOAGLAND, *Pres.* BYRON G. HAGAR, *Sec.*

Capital, $100,000. Assets, $147,008. Surplus, $114,179.

F. H. BLACKMAN, *Gen. Agt. for Mich.*, Moffat Blk., Detroit.

Casualty Companies, Stock.

New York Plate Glass Ins. Co., 24 Pine St., New York., org. 1891; capital $100,000, assets $273,710, surplus $163,031. Max Danziger, *Pres.*, M. A. White, *Sec.;* Geo. W. Chandler, *Gen. Agt.*, Merrill Blk., Detroit.

Pacific Mutual Life Ins. Co., San Francisco, Cal. (*Acci. Dept.*). See Life Dept.

PREFERRED ACCIDENT INSURANCE COMPANY.

Organized 1893. 257 Broadway, New York.

P. C. LOUNSBURY, *Pres.* KIMBALL C. ATWOOD, *Sec.*

Capital, $100,000. Assets, $457,145. Surplus, $208,630.

ED. W. PYLE, *Res. Mgr.*, Hammond Bldg., Detroit.
CHARLES W. HURY, *Dist. Mgr.*, Mich. Tr. Bldg., Grand Rapids.
J. J. CRONAN, *Dist. Agt.*, Port Huron, Mich.

STANDARD LIFE & ACCIDENT INSURANCE CO.

Organized 1884. Moffat Blk., Detroit, Mich.

D. M. FERRY, *Pres.* W. C. MAYBURY, *Man'g Dir.*
E. A. LEONARD, *Financial Secretary.*

Capital, $200,000. Assets, $844,854. Surplus, $262,305.

J. T. PATTON, *State Agent*, Home Bank Bldg., Detroit.

Travelers Ins. Co. (*Acci. Dept.*), Hartford, Conn., org. 1863; capital $1,000,000, assets $19,425,220, surplus $2,661,245. James G. Batterson, *Pres.*, J. W. Thompson, *State Agt.*, Cham. of Com. Bldg., Detroit.

Union Casualty & Surety Co., St. Louis, Mo., org. 1893; capital $250,000, assets $765,304, surplus $326,505. C. P. Ellerbe, *Pres.*, O. K. Clardy, *Sec.;* C. B. Beardsley, *Gen. Agt.*, 218 LaSalle St., Chicago.

UNITED STATES CASUALTY COMPANY.

Organized 1895. 40 Nassau St., New York.

BENJ. F. TRACY, *Pres.* WM. H. CHESEBROUGH, JR., *Sec.*

Capital, $300,000. Assets, $526,340. Surplus, $350,692.

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Casualty Companies.

Mutual.

American Mut. Acci. Assn., Oshkosh, Wis., inc. 1881; J. D. Campbell, *Pres.*, W. P. Hobart, *Sec.;* Albert Tanner, *Gen. Agt.*, Grand Rapids.

AMERICAN MUTUAL BENEFIT ASSOCIATION.

Incorporated 1896. Whitney Opera-House Blk., Detroit, Mich.

First Year of Business.

J. M. RONEY, *Pres.* GEORGE C. RAVILER, *Sec.*

H. HODGES, *General Manager.*

Atlas Accident Ins Co., 186 Devonshire St., Boston, Mass., inc. 1890: assets $32,053, surplus $26,356. H. E. Turner, *Pres.*, T. M. Everett, *Sec.*

Continental Masonic Acci. Assn., Masonic Temple, Chicago, inc. 1894; H. McCall, *Pres.*, E. B. Trubey, *Sec.;* S. C. Williams, *Gen. Agt.*, Detroit.

Fraternal Acci. Assn., Westfield, Mass., inc. 1887; assets $8,691, surplus $3,691. Jas. Noble, Jr., *Pres.*, H. N. Kingsbury, *Sec.*

Globe Acci. Ins. Co., Indianapolis, Ind., inc. 1892; Albert Sahn, *Pres.*, W. A. Walker, *Sec.*

Masons Fraternal Acci. Assn., Westfield, Mass., inc. 1887; W. Provin, *Pres.*, J. A. Lakin, *Sec.*

Mercantile Mutual Acci. Assn., Boston, Mass., inc. 1881; G. M. Hobbs, *Pres.*, W. L. Wellman, *Sec.*

MERCHANTS & TRAVELERS ACCIDENT INS. CO.

Organized 1892. Syracuse, N. Y.

Net Cash Surplus, $21,872.

A. N. PALMER, *Pres.* B. E. WATSON, *Sec. and Mgr.*

Metropolitan Acci. Assn., se. cor. Monroe and Fifth Ave., Chicago, inc. 1885; assets $17,232, surplus $12,665. H. G. Savage, *Pres.*, C. H. Bunker, *Sec.*

Michigan Mut. Plate Glass Ins. Co., Jackson, Mich., inc. 1896; Geo S. Wilson, *Sec.*

MICHIGAN MUTUAL PROTECTIVE ASSOCIATION.

Incorporated 1895. Chamber of Commerce Bldg., Detroit.

First Year of Business.

FRED E. FARNSWORTH, *Pres.* E. C. MISNER, *Gen. Mgr.*

Casualty Companies, Mutual.

National Acci. Soc., 280 Broadway, New York, inc. 1885. C. H. Webb, *Pres.*, Jos. I. Barnum, *Sec.*

National Mas. Acci. Assn., Des Moines, Ia., inc. 1889; assets $13,866, surplus $13,488. O. B. Ayers, *Pres.*, J. A. Doverman, *Sec.*

NATIONAL PROTECTIVE SOCIETY.

Incorporated 1894. Bay City, Mich.

Net Cash Surplus, $4,869.

D. E. THOMAS, *Pres.* I. RUELLE, *Sec.*

New England Mutual Accident Assn., Boston, Mass., inc. 1884; assets $75,176, surplus $74,244. A. P. Martin, *Pres.*, Benj. F. Dyer, *Sec.;* Roswell Mott, *Gen. Agt.*, Lansing; C. P. Russell, *Gen. Agt.*, State St., Detroit.

Northwestern Benevolent Soc., Duluth, Minn., inc. 1891; assets $20,810, surplus $19,405. J. P. Johnson, *Pres.*, V. D. Cliff, *Sec.*

Odd Fellows Mut. Aid & Acci. Assn., Piqua, O., inc. 1882; assets and surplus $37,600. J. L. McKinney, *Sec*

Preferred Masonic Mutual Acci. Assn., Whitney Opera-House Blk., Detroit, Mich., inc. 1889; assets $56,536, surplus $27,851. C. J. Whitney, *Pres.*, A. C. Miller, *Sec.*, A. S. Miller, *Asst. Sec.*

Railway Officials & Employes Acci. Assn., Ingalls Blk., Indianapolis, Ind., inc. 1889; Chalmers Brown, *Pres.*, W. K. Bellis, *Sec.*

Star Accident Co., 205 LaSalle Street, Chicago, Ill., inc. 1884; assets $21,280, surplus $10,634. T. S. Quincy, *Sec.*

Fraternal Beneficiary Societies.

American Legion of Honor, Boston, Mass.
American Mutual Benefit Association, Detroit, Mich.
Chosen Friends, Order of, Indianapolis, Ind.
Empire Knights of Relief, Buffalo, N. Y.
Equitable Aid Union, Columbus, Pa.
Foresters, Ancient Order of, Brooklyn, N. Y.
Foresters, Independent Order of, Toronto, Can.
Fraternal Alliance, Milwaukee, Wis.
Fraternal Mystic Circle, Columbus, O.
Fraternal Union, Detroit, Mich.
Gleaners, Ancient Order of, Caro, Mich.
Golden Cross, United Order of the, Knoxville, Tenn.

Fraternal Beneficiary Societies.

Heptasophs, Improved Order, Baltimore, Md.
Home Circle, Boston, Mass.
Home Forum Benefit Order, Chicago, Ill.
Knights and Ladies of Honor, Indianapolis, Ind.
Knights and Ladies of Malta, Detroit, Mich.
Knights and Ladies of Security, Topeka, Kan.
Knights of Honor, St. Louis, Mo.
Knights of Liberty, Detroit, Mich.
Knights of Pythias of the World, Chicago, Ill.
Knights of Sobriety, Fidelity and Integrity, Syracuse, N. Y.
Knights of the Loyal Guard, Flint, Mich.
Knights of the Maccabees (Great Camp), Port Huron, Mich.
Knights of the Maccabees of the World (Supreme Tent) Port Huron, Mich.
Ladies of the Maccabees, Ann Arbor, Mich.
Michigan Commercial Travelers Mutual Accident Association, Grand Rapids, Mich.
Michigan Home and Hospital Association, Grand Rapids.
Michigan Liquor Dealers Protective Association, Detroit.
Modern Mariners of America, Marine City, Mich.
Modern Woodmen of America, Fulton, Ill.
National Protective Legion, Waverly, N. Y.
National Protective Society, Bay City, Mich.
National Provident Union, New York, N. Y.
National Reserve Association, Kansas City, Mo.
National Union, Toledo, O.
Protected Home Circle, Sharon, Pa.
Red Cross, Order of and Knights of, Detroit, Mich.
Royal Arcanum, Boston, Mass.
Royal League, Chicago, Ill.
Royal Society of Good Fellows, Boston, Mass.
Royal Templars of Temperance, Buffalo, N. Y.
United Friends of Michigan, Order of, Detroit, Mich.
United Friends, Order of, Poughkeepsie, N. Y.
United States Benevolent Society, Saginaw, Mich.
United Workmen, Ancient Order of, Grand Lodge of Michigan, Detroit, Mich.
Woodmen of the World, Sovereign Camp, Omaha, Neb.

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Fowler, W. C., Rialto Bldg., Chicago, State Agent, German American.

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Hawxhurst, W. F., 94 Griswold St., Detroit, State Agent, Commercial Union, Eng., and Commercial Union, N. Y.

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Jones, N. B., Lansing, State Agent, American, Pa.

Julian, D. E., Columbus, O., Special Agent, Union, Pa.

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Klocksiem, H. C., Lansing, State Agent, Cincinnati Underwriters.

Livingston, J. K., Jackson, Special Agent, Phœnix, Conn.

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McMahon, G. P., Grand Rapids, State Agent, Michigan.

Margah, Lewis F., 105 Griswold St., Detroit, State Agent, Sun.

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Neal, J. M. S., Toledo, O., State Agent, Ætna.

O'Brien, Joseph W., Grand Haven, State Agent, Phenix, N. Y.

Olds, Charles G., 143 Griswold St., Detroit, Assistant Special Agent, Glens Falls.

Parsons, T. C., Cleveland, O., General Agent, Merchants, N. J.

Price, J. W., Cleland Bldg., Detroit, State Agent, Associated Underwriters, Rockford and Security.

Ragsdale, J. C., Minneapolis, Minn., Special Agent, American Central.

Raymond, M. H. N., Grand Rapids, State Agent, Connecticut Fire.

Redfield, D. W., The Temple, Chicago, Special Agent, Pennsylvania.

Reekie, Charles A., 91 Griswold St., Detroit, Special Agent, Detroit F. & M.

Richey, W. E., Indianapolis, Special Agent, American Central.

Robertson, J. W., Rialto Bldg., Chicago, Special Agent, London & Lancashire.

Row, F. G., Lansing, State Agent, Springfield.

Row, Hart, Lansing, Assistant State Agent, National.

Row, Sam'l H., Lansing, State Agent, National.

Russell, George W., Kalamazoo, Special Agent, Northwestern National.

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